

**BEST AVAILABLE COPY****Welcome to DialogClassic Web(tm)**

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Last logoff: 12jun06 07:10:12

Logon file405 19jun06 09:36:47

**\*\*\* ANNOUNCEMENTS \*\*\***

\*\*\*

**NEW FILES RELEASED**

\*\*\*Trademarkscan - South Korea (File 655)

\*\*\*Regulatory Affairs Journals (File 183)

\*\*\*Index Chemicus (File 302)

\*\*\*Inspec (File 202)

**RESUMED UPDATING**

\*\*\*File 141, Reader's Guide Abstracts

\*\*\*

**RELOADS COMPLETED**

\*\*\*File 516, D&amp;B--Dun's Market Identifiers

\*\*\*File 523, D&amp;B European Dun's Market Identifiers

\*\*\*File 531, American Business Directory

\*\*\* MEDLINE has been reloaded with the 2006 MeSH (Files 154 &amp; 155)

\*\*\* The 2005 reload of the CLAIMS files (Files 340, 341, 942)

is now available online.

\*\*\*

**DATABASES REMOVED**

\*\*\*File 196, FINDEX

\*\*\*File 468, Public Opinion Online (POLL)

\*\*\* DIALOG HOMEBASE(S

**Information:**

1. Announcements (new files, reloads, etc.)
2. Database, Rates, & Command Descriptions
3. Help in Choosing Databases for Your Topic
4. Customer Services (telephone assistance, training, seminars, etc.)
5. Product Descriptions

**Connections:**

6. DIALOG(R) Document Delivery
7. Data Star(R)

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/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

?

B 15, 9, 610, 810, 275, 476, 624, 621, 636, 613, 813, 16, 160, 634, 148, 20, 35, 583  
444, 5, 73, 155, 34, 434, 455, 129, 130, 74, 42, 625, 637, 169

19jun06 09:42:36 User264656 Session D50.1

\$0.00 0.328 DialUnits FileHomeBase

\$0.00 Estimated cost FileHomeBase

\$1.60 INTERNET

\$1.60 Estimated cost this search

\$1.60 Estimated total session cost 0.328 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2006/Jun 17

(c) 2006 ProQuest Info&amp;Learning

File 9:Business & Industry(R) Jul/1994-2006/Jun 16  
(c) 2006 The Gale Group

File 610:Business Wire 1999-2006/Jun 19  
(c) 2006 Business Wire.

**\*File 610: File 610 now contains data from 3/99 forward.**

Archive data (1986-2/99) is available in File 810.

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2006/Jun 16  
(c) 2006 The Gale Group

File 476:Financial Times Fulltext 1982-2006/Jun 20  
(c) 2006 Financial Times Ltd

File 624:McGraw-Hill Publications 1985-2006/Jun 19  
(c) 2006 McGraw-Hill Co. Inc

**\*File 624: Homeland Security & Defense and 9 Platt energy journals added**

Please see HELP NEWS624 for more

File 621:Gale Group New Prod.Annou.(R) 1985-2006/Jun 19  
(c) 2006 The Gale Group

File 636:Gale Group Newsletter DB(TM) 1987-2006/Jun 16  
(c) 2006 The Gale Group

File 613:PR Newswire 1999-2006/Jun 19  
(c) 2006 PR Newswire Association Inc

**\*File 613: File 613 now contains data from 5/99 forward.**

Archive data (1987-4/99) is available in File 813.

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2006/Jun 16  
(c) 2006 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2006/Jun 17  
(c) 2006 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2006/Jun 19  
(c)2006 The Gale Group

File 20:Dialog Global Reporter 1997-2006/Jun 19  
(c) 2006 Dialog

File 35:Dissertation Abs Online 1861-2006/May  
(c) 2006 ProQuest Info&Learning

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

**\*File 583: This file is no longer updating as of 12-13-2002.**

File 65:Inside Conferences 1993-2006/Jun 19  
(c) 2006 BLDSC all rts. reserv.

File 2:INSPEC 1898-2006/Jun W2  
(c) 2006 Institution of Electrical Engineers

File 474:New York Times Abs 1969-2006/Jun 18  
(c) 2006 The New York Times

File 475:Wall Street Journal Abs 1973-2006/Jun 16  
(c) 2006 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2006/May  
(c) 2006 The HW Wilson Co.

File 256:TecInfoSource 82-2006/Jul  
(c) 2006 Info.Sources Inc

File 348:EUROPEAN PATENTS 1978-2006/ 200624  
(c) 2006 European Patent Office

**\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.**

File 349:PCT FULLTEXT 1979-2006/UB=20060615,UT=20060608  
(c) 2006 WIPO/Univentio

**\*File 349: For important information about IPCR/8 and forthcoming**

changes to the IC= index, see HELP NEWSIPCR.

File 347:JAPIO Dec 1976-2005/Dec(Updated 060404)

(c) 2006 JPO & JAPIO

File 149:TGG Health&Wellness DB(SM) 1976-2006/Jun W1

(c) 2006 The Gale Group

File 444:New England Journal of Med. 1985-2006/Jun W1

(c) 2006 Mass. Med. Soc.

File 5:Biosis Previews(R) 1969-2006/Jun W2

(c) 2006 The Thomson Corporation

File 73:EMBASE 1974-2006/Jun 19

(c) 2006 Elsevier Science B.V.

File 155:MEDLINE(R) 1951-2006/Jun 19

(c) format only 2006 Dialog

**\*File 155: Please see HELP NEWS 154**

for information about recent updates added to MEDLINE.

File 34:SciSearch(R) Cited Ref Sci 1990-2006/Jun W2

(c) 2006 Inst for Sci Info

File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec

(c) 1998 Inst for Sci Info

File 455:Drug News & Perspectives 1992-2005/Aug

(c) 2005 Prous Science

**\*File 455: This file is closed. Please see HELP NEWS 455**  
for more information.

File 129:PHIND(Archival) 1980-2006/Jun W2

(c) 2006 Informa UK Ltd

File 130:PHIND(Daily & Current) 2006/Jun 16

(c) 2006 Informa UK Ltd

**\*File 130: The Healthcare Lobbyist newsletter has been added to the**  
file. Please see HELP NEWS 130 for details.

File 74:Int.Pharm.Abs 1970-2006/May B1

(c) 2006 The Thomson Corporation

File 42:Pharmaceuticl News Idx 1974-2006/May W3

(c)2006 ProQuest Info&Learning

File 625:American Banker Publications 1981-2006/Jun 19

(c) 2006 American Banker

File 637:Journal of Commerce 1986-2006/Jun 12

(c) 2006 Commonwealth Bus. Media

File 169:Insurance Periodicals 1984-1999/Nov 15

(c) 1999 NILS Publishing Co.

**\*File 169: This file is closed (no longer updating).**

Set	Items	Description
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S DISABILITY(W) INSURANCE

479966 DISABILITY

6443835 INSURANCE

S1 36824 DISABILITY(W) INSURANCE

?

S S1 AND TRUST

36824 S1

3252836 TRUST

S2 3823 S1 AND TRUST

?

S S2 AND PREMIUM

3823 S2

1845613 PREMIUM

# Class 705 Template Review

Serial No: 09/328, 358  
Art Unit: \_\_\_\_\_

Date Returned to SPE: \_\_\_\_\_  
Date Reviewed: \_\_\_\_\_

SPE  
Initials  
If Agree

Reviewer  
Comment

## 1. Reasons for Allowance:

\_\_\_\_ Clear statement of Reasons for Allowance ✓  
\_\_\_\_ Indicate how claims distinguish over the closest prior art ✓  
\_\_\_\_ Claim groups of differing scope having a separate RFA ✓

Comments:

## 2. Search Areas and Tools:

\_\_\_\_ US Classified Search ✓  
\_\_\_\_ US Patents Text Search - EAST/WEST and/or STN USPATFULL ✓  
\_\_\_\_ Foreign Patent Documents - WEST/Derwent WPI and/or Epoque II  
\_\_\_\_ NPL Search - PTO NPL, Dialog, STN, etc. ✓  
\_\_\_\_ Internet Sites - (optional)

Comments:

## 3. Search Query:

\_\_\_\_ Text Search - Strategy to search concepts/key words ✓  
\_\_\_\_ Separate strategies for each search area (US, Foreign, NPL) ✓  
\_\_\_\_ Recordation of Search in file wrapper with annotation ✓

Comments:

## 4. Reference Citations:

\_\_\_\_ Best art in each category (US, Foreign, NPL) listed on 892 or 1449 ✓  
\_\_\_\_ Clear indication of why the reference was cited ✓  
Comments: *CITED IN REASONS FOR ALLOWANCE*

## 5. Other Problems:

\_\_\_\_ Sensitive Application Warning system issues  
\_\_\_\_ Broad claims

Comments:

***Please Complete and Return This Sheet To The QAS Box After Disposition***

Must be within 2 weeks of receiving QAS comments

Disposition Date: \_\_\_\_\_

Disposition:

(circle one) ↓

Reopened

Sent to Pubs

Other Explain: \_\_\_\_\_





S3 914 S2 AND PREMIUM  
?  
S S3 AND RETIREMENT  
914 S3  
1275797 RETIREMENT  
S4 517 S3 AND RETIREMENT

?

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Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT

?

S S3 AND (MATCHING OR MATCHING)  
914 S3  
887001 MATCHING  
887001 MATCHING  
S5 127 S3 AND (MATCHING OR MATCHING)

?

S S5 AND COMPUTER  
127 S5  
12484457 COMPUTER  
S6 27 S5 AND COMPUTER

?

S S6 AND EMPLOYEE  
27 S6  
2296475 EMPLOYEE  
S7 25 S6 AND EMPLOYEE

?

S S7 AND IRS  
25 S7  
228295 IRS  
S8 7 S7 AND IRS

?

TYPE S8/FREE/1-7

>>>"FREE" is not a valid format name in file(s): 347-349

8/8/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02412083 156074851

\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*

**Executive benefits in a pay-for-performance environment** WORD COUNT:

6844 LENGTH: 9 Pages

Sep 2002

GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Executives; Pay for performance; Deferred compensation

CLASSIFICATION CODES: 9190 (CN=United States); 2130 (CN=Executives); 6400  
(CN=Employee benefits & compensation)

PRINT MEDIA ID: 15476

**8/8/2 (Item 2 from file: 15)**

DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

00848760 94-98152

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**Section I: Social insurance programs** WORD COUNT: 25595 LENGTH: 35  
Pages  
Winter 1993  
GEOGRAPHIC NAMES: US

DESCRIPTORS: Statistical data; Social policy; History; Social security;  
Financing; Workers compensation; Disability insurance; Federal  
legislation

CLASSIFICATION CODES: 9140 (CN=Statistical data); 9190 (CN=United States);  
1200 (CN=Social policy); 6400 (CN=Employee benefits & compensation);  
4320 (CN=Legislation)

**8/8/3 (Item 1 from file: 613)**

DIALOG(R)File 613:(c) 2006 PR Newswire Association Inc. All rts. reserv.

0001579016 I961C3D90ADFB11D9A8AEA4277C4D6172 (USE FORMAT 7 FOR FULLTEXT)

**Coleman Cable, Inc. - 2004 Earnings Release**

Friday, April 15, 2005 T22:03:00Z

WORD COUNT: 29,668

COMPANY NAMES: WACHOVIA CORP; COPPERWELD CORP; THOMAS AND BETTS CORP; PNC  
FINANCIAL SERVICES GROUP INC; ANIXTER INTERNATIONAL INC; COMEX; DEUTSCHE  
BANK AG; SEALED AIR CORP; CONGRESS FINANCIAL CORP; COMMScope INC; SEC  
SOCIETE EUROPEENNE DE COMMUNICATION; DELOITTE TOUCHE TOHMATSU; DELOITTE  
AND TOUCHE CORPORATE FIN LLC; ARTHUR ANDERSEN WORLDWIDE ORGANIZATION;  
COLEMAN CABLE SYSTEMS INC; MOTOROLA INC

INDUSTRY NAMES: MILITARY; AEROSPACE; SMALL BUSINESSES

EVENT NAMES: PERSONNEL MANAGEMENT; SMALL BUSINESSES; MERGERS AND  
ACQUISITIONS; MANAGEMENT PROCEDURES; ECONOMIC DEVELOPMENT; CORPORATE  
GROUPS AND OWNERSHIP

**8/8/4 (Item 1 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

06808920 SUPPLIER NUMBER: 14978158 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States, 1993.**

Winter, 1993

WORD COUNT: 66606 LINE COUNT: 05444

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
Government and Law

DESCRIPTORS: Aid to Families with Dependent Children--Reports; Special  
Supplemental Food Program for Women, Infants, and; Social security--1993;  
Disability insurance--Reports; Medicare--Reports; Medicaid--Reports; Food  
stamp program--Reports; National school lunch program--Reports;  
Supplemental security income program--Reports; Welfare recipients--  
Reports; Public housing--Reports; Earned income tax credit--Reports;  
Supplemental unemployment benefits--Reports

GEOGRAPHIC CODES: NNUS; ZSTA

SIC CODES: 9441 Admin. of social & manpower programs  
 FILE SEGMENT: LRI File 150  
 STATUTE NAME: Social Security Act

**8/8/5 (Item 2 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

04500908 SUPPLIER NUMBER: 08049130 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Third annual 1990 directory of human resources services, products and suppliers. (directory)**  
 Jan, 1990  
 WORD COUNT: 105313 LINE COUNT: 10071

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources  
 DESCRIPTORS: Personnel (Periodical)--Directories; Personnel management--  
 Directories  
 FILE SEGMENT: MC File 75

**8/8/6 (Item 3 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

01891656 SUPPLIER NUMBER: 02962173 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The changing face of life insurance and how it will affect you and your business. (advertising supplement)**  
 Oct 10, 1983  
 WORD COUNT: 4918 LINE COUNT: 00395

COMPANY NAMES: Prudential-Bache Securities Inc.--Services; Allstate  
 Insurance Co.--Services; American Express Co.--Services  
 INDUSTRY CODES/NAMES: BUS Business, General  
 DESCRIPTORS: Financial services industry--Services; Employee fringe  
 benefits--Economic aspects; Health insurance--Economic aspects; Life  
 insurance--Economic aspects; Pensions--Economic aspects  
 SIC CODES: 6000 DEPOSITORY INSTITUTIONS  
 FILE SEGMENT: MI File 47

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Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)
S6	27	S5 AND COMPUTER
S7	25	S6 AND EMPLOYEE
S8	7	S7 AND IRS

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S 5 AND "PRE-DISABILITY"  
 36986759 5  
 0 PRE-DISABILITY  
 S9 0 5 AND "PRE-DISABILITY"

?

S S5 AND "PRE-DISABILITY"  
 127 S5  
 0 PRE-DISABILITY

S10            0   S5 AND "PRE-DISABILITY"  
?

Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)
S6	27	S5 AND COMPUTER
S7	25	S6 AND EMPLOYEE
S8	7	S7 AND IRS
S9	0	5 AND "PRE-DISABILITY"
S10	0	S5 AND "PRE-DISABILITY"

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Ref	Items	Index-term
E1	1	PRE-DIRICHLET FORMS
E2	1	PRE-DIRICHLET OPERATOR
E3	0	*PRE-DISABILITY"
E4	1	PRE-DISASTER
E5	1	PRE-DISASTER KNOWLEDGE
E6	1	PRE-DISASTER NEGATIVE LIFE EVENTS
E7	1	PRE-DISASTER PLANNING
E8	1	PRE-DISC ENCOUNTER
E9	1	PRE-DISC PROCESSING
E10	67	PRE-DISCHARGE
E11	1	PRE-DISCHARGE ADMINISTRATION
E12	1	PRE-DISCHARGE APNEA

Enter P or PAGE for more  
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Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)
S6	27	S5 AND COMPUTER
S7	25	S6 AND EMPLOYEE
S8	7	S7 AND IRS
S9	0	5 AND "PRE-DISABILITY"
S10	0	S5 AND "PRE-DISABILITY"

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S "PRE-DISABILITY"  
S11            0   "PRE-DISABILITY"  
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Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)

S6 27 S5 AND COMPUTER  
S7 25 S6 AND EMPLOYEE  
S8 7 S7 AND IRS  
S9 0 5 AND "PRE-DISABILITY"  
S10 0 S5 AND "PRE-DISABILITY"  
S11 0 "PRE-DISABILITY"  
?

S S3 AND COMPUTER AND (CALCULATE OR CALCULATION)  
914 S3  
12484457 COMPUTER  
735656 CALCULATE  
1250884 CALCULATION  
S12 33 S3 AND COMPUTER AND (CALCULATE OR CALCULATION)  
?

S S12 AND ASSET  
33 S12  
3923863 ASSET  
S13 23 S12 AND ASSET  
?

*Reviewed*

TYPE S13/FREE/1-23  
>>>"FREE" is not a valid format name in file(s): 347-349

13/8/1 (Item 1 from file: 15)  
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

02637248 389043061  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
Take Control WORD COUNT: 4713  
Sep 2003  
GEOGRAPHIC NAMES: United States; US

DESCRIPTORS: Personal finance; Consumer credit; Investments; Insurance  
coverage; Guidelines; Retirement planning  
CLASSIFICATION CODES: 9190 (CN=United States); 3400 (CN=Investment analysis  
& personal finance); 9150 (CN=Guidelines)  
PRINT MEDIA ID: 28518

13/8/2 (Item 2 from file: 15)  
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

01722467 03-73457  
\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*  
Market-based administrative enforcement WORD COUNT: 36716 LENGTH: 72  
Pages  
Summer 1998  
GEOGRAPHIC NAMES: US

DESCRIPTORS: Regulatory agencies; Scarcity; Judicial process; Incentives;  
Securities trading; Regulation; Enforcement  
CLASSIFICATION CODES: 9190 (CN=United States); 4310 (CN=Regulation); 3400  
(CN=Investment analysis); 9550 (CN=Public sector)

13/8/3 (Item 3 from file: 15)  
DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

01597333 02-48322

\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\*

**Common objections to a market-based Social Security system: A response**

WORD COUNT: 7598 LENGTH: 32 Pages

Spring 1998

GEOGRAPHIC NAMES: US

DESCRIPTORS: Social security; Reforms; Studies; Privatization; Problems;  
Capital markets

CLASSIFICATION CODES: 9190 (CN=United States); 9130

(CN=Experimental/Theoretical); 1200 (CN=Social policy); 1120

(CN=Economic policy &amp; planning); 3400 (CN=Investment analysis)

**13/8/4 (Item 1 from file: 610)**

DIALOG(R)File 610:(c) 2006 Business Wire. All rts. reserv.

0001417615 I3209A2308EC311DAA14CF2348BC9EE16 (USE FORMAT 7 FOR FULLTEXT)

**Ameriprise Financial Reports Fourth Quarter and Full Year 2005 Results;  
Fourth Quarter Income before Discontinued Operations Per Diluted Share Was  
\$0.44; Adjusted Earnings Per Diluted Share for the Quarter Were \$0.77**

Thursday, January 26, 2006 T22:28:00Z

WORD COUNT: 6,816

COMPANY NAMES: AMERIPRISE FINANCIAL INC; AMERICAN EXPRESS CO; COSTCO  
WHOLESALE CORP

GEOGRAPHIC NAMES: NORTH AMERICA; CALIFORNIA; AMERICAS; USA

INDUSTRY NAMES: COMPUTER SOFTWARE; INVESTMENT; STOCKBROKERS; FINANCIAL  
SERVICES; AUTOMOBILE INSURANCE; LIFE INSURANCE; COMPUTERS; INSURANCE;  
ENGINEERING; SCIENCE; BUSINESS THEORY; PROPERTY; SOCIAL ISSUES; MARKETING  
; GLOBAL MARKETING; DISABLED ISSUES; SOCIO ECONOMIC GROUPS; BUSINESS  
FAILURES; MARKET SHARES; MINORITY AND ETHNIC GROUPS; TARGET MARKETS;  
INVESTMENT BANKS; AFFLUENT MARKETEVENT NAMES: INVESTMENT; PRODUCT APPLICATIONS; CORPORATE PERFORMANCE;  
CORPORATE FINANCIAL DATA; SOCIAL ISSUES; MANAGEMENT PROCEDURES; BUSINESS  
FAILURES; MARKET SHARES; MINORITY AND ETHNIC GROUPS; CORPORATE GROUPS AND  
OWNERSHIP**13/8/5 (Item 1 from file: 613)**

DIALOG(R)File 613:(c) 2006 PR Newswire Association Inc. All rts. reserv.

0001579016 I961C3D90ADFB11D9A8AEA4277C4D6172 (USE FORMAT 7 FOR FULLTEXT)

**Coleman Cable, Inc. - 2004 Earnings Release**

Friday, April 15, 2005 T22:03:00Z

WORD COUNT: 29,668

COMPANY NAMES: WACHOVIA CORP; COPPERWELD CORP; THOMAS AND BETTS CORP; PNC  
FINANCIAL SERVICES GROUP INC; ANIXTER INTERNATIONAL INC; COMEX; DEUTSCHE  
BANK AG; SEALED AIR CORP; CONGRESS FINANCIAL CORP; COMMSCOPE INC; SEC  
SOCIETE EUROPEENNE DE COMMUNICATION; DELOITTE TOUCHE TOHMATSU; DELOITTE  
AND TOUCHE CORPORATE FIN LLC; ARTHUR ANDERSEN WORLDWIDE ORGANIZATION;  
COLEMAN CABLE SYSTEMS INC; MOTOROLA INC

INDUSTRY NAMES: MILITARY; AEROSPACE; SMALL BUSINESSES

EVENT NAMES: PERSONNEL MANAGEMENT; SMALL BUSINESSES; MERGERS AND  
ACQUISITIONS; MANAGEMENT PROCEDURES; ECONOMIC DEVELOPMENT; CORPORATE  
GROUPS AND OWNERSHIP**13/8/6 (Item 2 from file: 613)**

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0001579014 I961C3D90ADFB11D9A8AEA4277C4D6172 (USE FORMAT 7 FOR FULLTEXT)

**Coleman Cable, Inc. - 2004 Earnings Release**

Friday, April 15, 2005 T22:03:00Z

WORD COUNT: 21,929

COMPANY NAMES: WACHOVIA CORP; THOMAS AND BETTS CORP; PNC FINANCIAL SERVICES GROUP INC; ANIXTER INTERNATIONAL INC; COMEX; DEUTSCHE BANK AG; SEALED AIR CORP; CONGRESS FINANCIAL CORP; COMMScope INC; SEC SOCIETE EUROPEENNE DE COMMUNICATION; DELOITTE TOUCHE TOHMATSU; DELOITTE AND TOUCHE CORPORATE FIN LLC; COLEMAN CABLE SYSTEMS INC; ARTHUR ANDERSEN WORLDWIDE ORGANIZATION; MOTOROLA INC

INDUSTRY NAMES: COMPUTERS; BUILDING; COMPUTER SOFTWARE; MILITARY; AEROSPACE; PERSONNEL MANAGEMENT; WAGES; MERGERS AND ACQUISITIONS; ECONOMIC INDICATORS; INTERNATIONAL ECONOMIC RELATIONS; ECONOMIC DEVELOPMENT

EVENT NAMES: PERSONNEL MANAGEMENT; MANAGEMENT PROCEDURES; MERGERS AND ACQUISITIONS; ECONOMIC DEVELOPMENT; CORPORATE GROUPS AND OWNERSHIP

**13/8/7 (Item 1 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

0018510239 SUPPLIER NUMBER: 132533999 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**I. General assessment of the macroeconomic situation.**

June, 2004

WORD COUNT: 14749 LINE COUNT: 01696

INDUSTRY CODES/NAMES: BUSN Business; INTL Business, international; ECON Economics

DESCRIPTORS: Economic conditions--Forecasts and trends; Global economy--Evaluation

GEOGRAPHIC CODES/NAMES: 1USA United States; 4E Europe; 9CHIN China

EVENT CODES/NAMES: 010 Forecasts, trends, outlooks

FILE SEGMENT: TI File 148

**13/8/8 (Item 2 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

0017537460 SUPPLIER NUMBER: 116141461 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Assessment and recommendations.**

Dec, 2003

WORD COUNT: 66614 LINE COUNT: 06872

COMPANY NAMES: Swiss National Bank; Credit Suisse

INDUSTRY CODES/NAMES: BUSN Business; INTL Business, international; ECON Economics

DESCRIPTORS: European Union; Banking industry--Forecasts and trends; Gross domestic product--Growth; Gross domestic product--Forecasts and trends; Law reform

GEOGRAPHIC CODES/NAMES: 4EXSI Switzerland

EVENT CODES/NAMES: 010 Forecasts, trends, outlooks

SIC CODES: 6020 Commercial Banks

FILE SEGMENT: TI File 148

**13/8/9 (Item 3 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

16675349 SUPPLIER NUMBER: 111404518 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
)

**Assessment and recommendations. (Canada's economic condition)**  
Sept, 2003

WORD COUNT: 76951 LINE COUNT: 08907

INDUSTRY CODES/NAMES: BUSN Any type of business; INTL Business,  
International  
DESCRIPTORS: Economic policy; Canada--Economic aspects; Canada--Economic  
policy  
GEOGRAPHIC CODES/NAMES: 1CANA Canada  
PRODUCT/INDUSTRY NAMES: 9108000 (Economic Programs)  
EVENT CODES/NAMES: 900 Government expenditures  
NAICS CODES: 9261 Administration of Economic Programs  
FILE SEGMENT: TI File 148

**13/8/10 (Item 4 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

11720877 SUPPLIER NUMBER: 58459734 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social Security reform in the United States.**  
Dec, 1999

WORD COUNT: 12486 LINE COUNT: 01010

INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any  
type of business  
DESCRIPTORS: Social security--Finance; Law reform--Evaluation  
GEOGRAPHIC CODES/NAMES: 1USA United States  
PRODUCT/INDUSTRY NAMES: 9105310 (Social Security)  
NAICS CODES: 92313 Administration of Human Resource Programs (except  
Education, Public Health, and Veterans' Affairs Programs)  
FILE SEGMENT: LRI File 150

**13/8/11 (Item 5 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

09971426 SUPPLIER NUMBER: 20113629 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Picking the best. (Accounting Today 1998 Top 100 Software Products) (includes  
related article on non-Top 100 accounting software packages and a  
directory to software vendors)**

Dec 15, 1997

WORD COUNT: 16358 LINE COUNT: 01460

SPECIAL FEATURES: photograph; illustration  
INDUSTRY CODES/NAMES: BANK Banking, Finance and Accounting; BUSN Any  
type of business  
DESCRIPTORS: Computer software industry--Directories; Accounting--  
Computer programs; Tax accounting--Computer programs; Financial software  
--Evaluation  
PRODUCT/INDUSTRY NAMES: 7372462 (CPA Software); 7372411 (General  
Accounting & Financial Software); 8930000 (Accounting & Auditing  
Services)  
SIC CODES: 7372 Prepackaged software; 8721 Accounting, auditing, &  
bookkeeping  
FILE SEGMENT: TI File 148



13/8/12 (Item 6 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

06808920 SUPPLIER NUMBER: 14978158 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States, 1993.**

Winter, 1993

WORD COUNT: 66606 LINE COUNT: 05444

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT

Government and Law

DESCRIPTORS: Aid to Families with Dependent Children--Reports; Special Supplemental Food Program for Women, Infants, and; Social security--1993; Disability insurance--Reports; Medicare--Reports; Medicaid--Reports; Food stamp program--Reports; National school lunch program--Reports; Supplemental security income program--Reports; Welfare recipients--Reports; Public housing--Reports; Earned income tax credit--Reports; Supplemental unemployment benefits--Reports

GEOGRAPHIC CODES: NNUS; ZSTA

SIC CODES: 9441 Admin. of social & manpower programs

FILE SEGMENT: LRI File 150

STATUTE NAME: Social Security Act

13/8/13 (Item 7 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

04500908 SUPPLIER NUMBER: 08049130 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Third annual 1990 directory of human resources services, products and suppliers. (directory)**

Jan, 1990

WORD COUNT: 105313 LINE COUNT: 10071

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources

DESCRIPTORS: Personnel (Periodical)--Directories; Personnel management--Directories

FILE SEGMENT: MC File 75

13/8/14 (Item 8 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

04163172 SUPPLIER NUMBER: 07600054 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States.**

July, 1989

WORD COUNT: 52322 LINE COUNT: 04268

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT

Government and Law

DESCRIPTORS: Medicare--Reports; Income maintenance programs--Reports; Public welfare--Reports; Unemployment insurance--Reports; Social security --Reports; Workers' compensation--Reports; Old age pensions--Reports; United States--Social policy

GEOGRAPHIC CODES: NNUS

SIC CODES: 9441 Admin. of social & manpower programs

FILE SEGMENT: LRI File 150

13/8/15 (Item 9 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

03926116 SUPPLIER NUMBER: 07267188 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security related legislation in 1988.**

April, 1989

WORD COUNT: 4025 LINE COUNT: 00329

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
Government and Law

DESCRIPTORS: United States. Social Security Administration. Office of  
Legislation and Congressional Affairs--Reports; Social security--Laws,  
regulations, etc.

GEOGRAPHIC CODES: NNUS

SIC CODES: 9441 Admin. of social & manpower programs

FILE SEGMENT: LRI File 150

STATUTE NAME: Technical and Miscellaneous Revenue Act of 1988; Medicare  
Catastrophic Coverage Act of 1988

13/8/16 (Item 10 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Second Annual Directory of Human Resources Services, Products and  
Suppliers, January 1989. (directory)**

Jan, 1989

WORD COUNT: 155534 LINE COUNT: 14711

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources

DESCRIPTORS: Personnel (Periodical)--Advertising; Personnel management--  
Marketing

FILE SEGMENT: MC File 75

13/8/17 (Item 11 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

03134414 SUPPLIER NUMBER: 04988251 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social Security programs in the United States, 1987.**

April, 1987

WORD COUNT: 46724 LINE COUNT: 03778

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
Government and Law

DESCRIPTORS: United States. Social Security Administration--Reports

GEOGRAPHIC CODES: NNUS

FILE SEGMENT: LRI File 150

13/8/18 (Item 12 from file: 148)

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

02863868 SUPPLIER NUMBER: 04086375 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States.**

Jan, 1986

WORD COUNT: 41675 LINE COUNT: 03358

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
 Government and Law  
 DESCRIPTORS: Social security--Analysis  
 GEOGRAPHIC CODES: NNUS  
 SIC CODES: 9441 Admin. of social & manpower programs  
 FILE SEGMENT: LRI File 150

**13/8/19 (Item 13 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

01891656 SUPPLIER NUMBER: 02962173 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The changing face of life insurance and how it will affect you and your business. (advertising supplement)**

Oct 10, 1983

WORD COUNT: 4918 LINE COUNT: 00395

COMPANY NAMES: Prudential-Bache Securities Inc.--Services; Allstate  
 Insurance Co.--Services; American Express Co.--Services  
 INDUSTRY CODES/NAMES: BUS Business, General  
 DESCRIPTORS: Financial services industry--Services; Employee fringe  
 benefits--Economic aspects; Health insurance--Economic aspects; Life  
 insurance--Economic aspects; Pensions--Economic aspects  
 SIC CODES: 6000 DEPOSITORY INSTITUTIONS  
 FILE SEGMENT: MI File 47

?

Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)
S6	27	S5 AND COMPUTER
S7	25	S6 AND EMPLOYEE
S8	7	S7 AND IRS
S9	0	5 AND "PRE-DISABILITY"
S10	0	S5 AND "PRE-DISABILITY"
S11	0	"PRE-DISABILITY"
S12	33	S3 AND COMPUTER AND (CALCULATE OR CALCULATION)
S13	23	S12 AND ASSET

?

S S5 AND S12

127 S5

33 S12

S14 13 S5 AND S12

?

TYPE S14/FREE/1-13

>>>"FREE" is not a valid format name in file(s): 347-349

**14/8/1 (Item 1 from file: 15)**

DIALOG(R)File 15:(c) 2006 ProQuest Info&Learning. All rts. reserv.

03057840 1017648241

**\*\*USE FORMAT 7 OR 9 FOR FULL TEXT\*\***

**State labor legislation enacted in 2005** WORD COUNT: 29568 LENGTH: 27  
 Pages

Jan 2006

GEOGRAPHIC NAMES: United States--US

DESCRIPTORS: Labor law; Year in review; State laws

CLASSIFICATION CODES: 6300 (CN=Labor relations); 9190 (CN=United States);  
4320 (CN=Legislation)

PRINT MEDIA ID: 28847

**14/8/2 (Item 1 from file: 613)**

DIALOG(R)File 613:(c) 2006 PR Newswire Association Inc. All rts. reserv.

0001579016 I961C3D90ADFB11D9A8AEA4277C4D6172 (USE FORMAT 7 FOR FULLTEXT)

**Coleman Cable, Inc. - 2004 Earnings Release**

Friday, April 15, 2005 T22:03:00Z

WORD COUNT: 29,668

COMPANY NAMES: WACHOVIA CORP; COPPERWELD CORP; THOMAS AND BETTS CORP; PNC  
FINANCIAL SERVICES GROUP INC; ANIXTER INTERNATIONAL INC; COMEX; DEUTSCHE  
BANK AG; SEALED AIR CORP; CONGRESS FINANCIAL CORP; COMMScope INC; SEC  
SOCIETE EUROPEENNE DE COMMUNICATION; DELOITTE TOUCHE TOHMATSU; DELOITTE  
AND TOUCHE CORPORATE FIN LLC; ARTHUR ANDERSEN WORLDWIDE ORGANIZATION;  
COLEMAN CABLE SYSTEMS INC; MOTOROLA INC

INDUSTRY NAMES: MILITARY; AEROSPACE; SMALL BUSINESSES

EVENT NAMES: PERSONNEL MANAGEMENT; SMALL BUSINESSES; MERGERS AND  
ACQUISITIONS; MANAGEMENT PROCEDURES; ECONOMIC DEVELOPMENT; CORPORATE  
GROUPS AND OWNERSHIP

**14/8/3 (Item 1 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

0017537460 SUPPLIER NUMBER: 116141461 (USE FORMAT 7 OR 9 FOR FULL  
TEXT)

**Assessment and recommendations.**

Dec, 2003

WORD COUNT: 66614 LINE COUNT: 06872

COMPANY NAMES: Swiss National Bank; Credit Suisse

INDUSTRY CODES/NAMES: BUSN Business; INTL Business, international;  
ECON Economics

DESCRIPTORS: European Union; Banking industry--Forecasts and trends;  
Gross domestic product--Growth; Gross domestic product--Forecasts and  
trends; Law reform

GEOGRAPHIC CODES/NAMES: 4EXSI Switzerland

EVENT CODES/NAMES: 010 Forecasts, trends, outlooks

SIC CODES: 6020 Commercial Banks

FILE SEGMENT: TI File 148

**14/8/4 (Item 2 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

16675349 SUPPLIER NUMBER: 111404518 (USE FORMAT 7 OR 9 FOR FULL TEXT  
)

**Assessment and recommendations. (Canada's economic condition)**

Sept, 2003

WORD COUNT: 76951 LINE COUNT: 08907

INDUSTRY CODES/NAMES: BUSN Any type of business; INTL Business,

International

DESCRIPTORS: Economic policy; Canada--Economic aspects; Canada--Economic policy

GEOGRAPHIC CODES/NAMES: 1CANA Canada

PRODUCT/INDUSTRY NAMES: 9108000 (Economic Programs)

EVENT CODES/NAMES: 900 Government expenditures

NAICS CODES: 9261 Administration of Economic Programs

FILE SEGMENT: TI File 148

**14/8/5 (Item 3 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

06808920 SUPPLIER NUMBER: 14978158 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States, 1993.**

Winter, 1993

WORD COUNT: 66606 LINE COUNT: 05444

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT Government and Law

DESCRIPTORS: Aid to Families with Dependent Children--Reports; Special Supplemental Food Program for Women, Infants, and; Social security--1993; Disability insurance--Reports; Medicare--Reports; Medicaid--Reports; Food stamp program--Reports; National school lunch program--Reports; Supplemental security income program--Reports; Welfare recipients--Reports; Public housing--Reports; Earned income tax credit--Reports; Supplemental unemployment benefits--Reports

GEOGRAPHIC CODES: NNUS; ZSTA

SIC CODES: 9441 Admin. of social & manpower programs

FILE SEGMENT: LRI File 150

STATUTE NAME: Social Security Act

**14/8/6 (Item 4 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

04500908 SUPPLIER NUMBER: 08049130 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Third annual 1990 directory of human resources services, products and suppliers. (directory)**

Jan, 1990

WORD COUNT: 105313 LINE COUNT: 10071

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources

DESCRIPTORS: Personnel (Periodical)--Directories; Personnel management--Directories

FILE SEGMENT: MC File 75

**14/8/7 (Item 5 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

04163172 SUPPLIER NUMBER: 07600054 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States.**

July, 1989

WORD COUNT: 52322 LINE COUNT: 04268

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT Government and Law

DESCRIPTORS: Medicare--Reports; Income maintenance programs--Reports;  
Public welfare--Reports; Unemployment insurance--Reports; Social security  
--Reports; Workers' compensation--Reports; Old age pensions--Reports;  
United States--Social policy  
GEOGRAPHIC CODES: NNUS  
SIC CODES: 9441 Admin. of social & manpower programs  
FILE SEGMENT: LRI File 150

**14/8/8 (Item 6 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

03926116 SUPPLIER NUMBER: 07267188 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Social security related legislation in 1988.**

April, 1989

WORD COUNT: 4025 LINE COUNT: 00329

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
Government and Law

DESCRIPTORS: United States. Social Security Administration. Office of  
Legislation and Congressional Affairs--Reports; Social security--Laws,  
regulations, etc.

GEOGRAPHIC CODES: NNUS

SIC CODES: 9441 Admin. of social & manpower programs

FILE SEGMENT: LRI File 150

STATUTE NAME: Technical and Miscellaneous Revenue Act of 1988; Medicare  
Catastrophic Coverage Act of 1988

**14/8/9 (Item 7 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Second Annual Directory of Human Resources Services, Products and  
Suppliers, January 1989. (directory)**

Jan, 1989

WORD COUNT: 155534 LINE COUNT: 14711

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources

DESCRIPTORS: Personnel (Periodical)--Advertising; Personnel management--  
Marketing

FILE SEGMENT: MC File 75

**14/8/10 (Item 8 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

03134414 SUPPLIER NUMBER: 04988251 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Social Security programs in the United States, 1987.**

April, 1987

WORD COUNT: 46724 LINE COUNT: 03778

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
Government and Law

DESCRIPTORS: United States. Social Security Administration--Reports

GEOGRAPHIC CODES: NNUS

FILE SEGMENT: LRI File 150

**14/8/11 (Item 9 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

02863868 SUPPLIER NUMBER: 04086375 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Social security programs in the United States.**

Jan, 1986

WORD COUNT: 41675 LINE COUNT: 03358

SPECIAL FEATURES: illustration; table

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources; GOVT  
Government and Law

DESCRIPTORS: Social security--Analysis

GEOGRAPHIC CODES: NNUS

SIC CODES: 9441 Admin. of social & manpower programs

FILE SEGMENT: LRI File 150

**14/8/12 (Item 10 from file: 148)**

DIALOG(R)File 148:(c)2006 The Gale Group. All rts. reserv.

01891656 SUPPLIER NUMBER: 02962173 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**The changing face of life insurance and how it will affect you and your  
business. (advertising supplement)**

Oct 10, 1983

WORD COUNT: 4918 LINE COUNT: 00395

COMPANY NAMES: Prudential-Bache Securities Inc.--Services; Allstate  
Insurance Co.--Services; American Express Co.--Services

INDUSTRY CODES/NAMES: BUS Business, General

DESCRIPTORS: Financial services industry--Services; Employee fringe  
benefits--Economic aspects; Health insurance--Economic aspects; Life  
insurance--Economic aspects; Pensions--Economic aspects

SIC CODES: 6000 DEPOSITORY INSTITUTIONS

FILE SEGMENT: MI File 47

?

Set	Items	Description
S1	36824	DISABILITY(W)INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)
S6	27	S5 AND COMPUTER
S7	25	S6 AND EMPLOYEE
S8	7	S7 AND IRS
S9	0	5 AND "PRE-DISABILITY"
S10	0	S5 AND "PRE-DISABILITY"
S11	0	"PRE-DISABILITY"
S12	33	S3 AND COMPUTER AND (CALCULATE OR CALCULATION)
S13	23	S12 AND ASSET
S14	13	S5 AND S12

?

S S3 AND (COMPUTER OR COMPUTATION)

914 S3

12484457 COMPUTER

455217 COMPUTATION

S15 163 S3 AND (COMPUTER OR COMPUTATION)

?

S S15 AND (CALCULATE OR CALCULATION)  
                   163 S15  
                   735656 CALCULATE  
                   1250884 CALCULATION  
 S16              59 S15 AND (CALCULATE OR CALCULATION)

?

S S16 AND (TAX OR TAXATION OR IRS)  
                   59 S16  
                   5599365 TAX  
                   1523852 TAXATION  
                   228295 IRS  
 S17              49 S16 AND (TAX OR TAXATION OR IRS)

?

S S17 AND CONTRIBUTION  
                   49 S17  
                   2099456 CONTRIBUTION  
 S18              42 S17 AND CONTRIBUTION

?

S S 18 AND RETIREMENT  
                   3 S 18  
                   1275797 RETIREMENT  
 S19              0 S 18 AND RETIREMENT

?

Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE
S2	3823	S1 AND TRUST
S3	914	S2 AND PREMIUM
S4	517	S3 AND RETIREMENT
S5	127	S3 AND (MATCHING OR MATCHING)
S6	27	S5 AND COMPUTER
S7	25	S6 AND EMPLOYEE
S8	7	S7 AND IRS
S9	0	5 AND "PRE-DISABILITY"
S10	0	S5 AND "PRE-DISABILITY"
S11	0	"PRE-DISABILITY"
S12	33	S3 AND COMPUTER AND (CALCULATE OR CALCULATION)
S13	23	S12 AND ASSET
S14	13	S5 AND S12
S15	163	S3 AND (COMPUTER OR COMPUTATION)
S16	59	S15 AND (CALCULATE OR CALCULATION)
S17	49	S16 AND (TAX OR TAXATION OR IRS)
S18	42	S17 AND CONTRIBUTION
S19	0	S 18 AND RETIREMENT

?

S S18 AND (PAYMENT OR PAYMENTS)  
                   42 S18  
                   2412377 PAYMENT  
                   2048558 PAYMENTS  
 S20              41 S18 AND (PAYMENT OR PAYMENTS)

?

Set	Items	Description
S1	36824	DISABILITY(W) INSURANCE



S2 3823 S1 AND TRUST  
 S3 914 S2 AND PREMIUM  
 S4 517 S3 AND RETIREMENT  
 S5 127 S3 AND (MATCHING OR MATCHING)  
 S6 27 S5 AND COMPUTER  
 S7 25 S6 AND EMPLOYEE  
 S8 7 S7 AND IRS  
 S9 0 5 AND "PRE-DISABILITY"  
 S10 0 S5 AND "PRE-DISABILITY"  
 S11 0 "PRE-DISABILITY"  
 S12 33 S3 AND COMPUTER AND (CALCULATE OR CALCULATION)  
 S13 23 S12 AND ASSET  
 S14 13 S5 AND S12  
 S15 163 S3 AND (COMPUTER OR COMPUTATION)  
 S16 59 S15 AND (CALCULATE OR CALCULATION)  
 S17 49 S16 AND (TAX OR TAXATION OR IRS)  
 S18 42 S17 AND CONTRIBUTION  
 S19 0 S 18 AND RETIREMENT  
 S20 41 S18 AND (PAYMENT OR PAYMENTS)  
 ?

S S20 AND "ASSET OF TRUST"

41 S20

0 ASSET OF TRUST

S21 0 S20 AND "ASSET OF TRUST"

?

S S20 AND ASSET

41 S20

3923863 ASSET

S22 19 S20 AND ASSET

?

TYPE /3,K/1-19

22/3,K/1 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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02637248 389043061

#### Take Control

Kosnett, Jeffrey R; Lankford, Kimberly; Smith, Anne Kates

Kiplinger's Personal Finance v57n9 PP: 62-71 Sep 2003

ISSN: 1528-9729 JRNL CODE: GCHT

WORD COUNT: 4713

*REVIEWED &*  
*ONLY ARTICLE 3,K/1 FOUND*  
*RELEVANT*

...TEXT: into an electronic portfolio, and update it as you contribute or withdraw money. Let the computer worry about keeping track of the market's movements (Kiplinger.com offers this service).

3check your records to figure in advance the tax implications of selling an appreciated asset or a fund you don't want anymore, or to see where you can take...

...To get a snapshot of where they stand, Reamer keeps a "big book" on his computer, listing his investments and updating their value. He aims for a portfolio that's 75...particular index, industry group or foreign market.

With ETFs, you can duplicate just about any asset allocation. For example, let's take the broad mix of growth-and-income assets recommended

...

...ll match each percentage with an ETF, identified by its stock symbol.

PERCENTAGE ETF SELECTION	OF PORTFOLIO	ASSET	CATEGORY	STOCK SYMBOL, RECOMMENDED
-----------------------------	--------------	-------	----------	---------------------------

YOUR FUTURE...

...calculators and other online tools to see how much you need to put aside.

Traditional tax -advantaged retirement plans, such as Roth IRAs and 401(k)s, are still your best bet. But thanks to the low 15% tax rate on long-term capital gains approved in this year's new tax law, they are getting a run for their money from taxable accounts in which you can hold stocks, exchange-traded funds and tax -efficient mutual funds--such as index funds, which generate minimal current income.

To parcel out...

...000 to a Roth IRA for 2003, and another \$3,000 in 2004; open a tax -favored college-savings plan or UTMA custodial account for Max Elena; and put the rest...

...contributions with special catch-up rules if you're 50 or older. And the new tax law has changed the landscape.

Paul Hodges is typical of workers trying to make sense...

...So far, so good. But Hodges isn't sure what to do next: raise his contribution to the Thrift Savings Plan or open a Roth IRA. "Will tax -free income from the Roth outweigh my additional contributions to the TSP?" he wonders.

The...

...k). You also have the option of opening a traditional IRA, in which money grows tax -deferred and is taxed at your income- tax rate when it's withdrawn. However, if you're not eligible to deduct your IRA contribution , that alternative ...much less attractive now that Congress has made taxable accounts more competitive by lowering the tax rate on capital gains. An IRA converts capital gains to current income when you withdraw...  
...funds will have years to grow in the Roth--from which withdrawals in retirement are tax -free. Because he's getting married in April 2004, he should consider making the switch...

...Rebalance your accounts at least once a year. If your asset allocation is off-kilter, your employer-based retirement plan is a convenient tool for bringing...

...limit annual withdrawals in retirement to 5% of your nest egg. For a more precise calculation , check out T. Rowe Price's Retirement Income Calculator, available free at [www.troweprice.com](http://www.troweprice.com)...

...have to start making withdrawals by age 70 ½, and your heirs will owe income tax if you die with money in the account. Use your Roth IRA last. Roths don't have withdrawal requirements, and heirs inherit income- tax -free.

page 68 ...sure to include guardianship arrangements for minors. Find a lawyer through the American College of Trust and Estate Counsel (www.actec.org).

5...

...if you need it, at eHealthInsurance.com. If your employer is raising premiums or co-payments through a work-based policy, use a flexible-spending account to cover your increased out...

...from his public-relations job at Walgreen's corporate headquarters to save for a down payment on a townhouse in Arlington Heights, Ill. "We saved almost \$30,000," says Brodie. "Not..."

...financial-survival kit:

Emergency reserves. Instead of wiping out all their savings for the down payment on their house, the Bertrands kept about \$15,000 in a money-market account. "It...cover the replacement cost of your home. To make up for any increase in your premium, raise your deductible to \$1,000 or more. Shopping around may turn up a better..."

...box on the facing page), but don't skimp on liability coverage. Look into individual disability insurance if you don't have adequate coverage through work. If you're in your forties...

...by preparing a list of emergency contacts, insurance-policy numbers, bank and investment accounts, and computer passwords. Also, tell them where to find key documents, such as your will, stock certificates...once, and Prem already had), and suggested they pay two to three times their minimum payment each month. In five years, the loans will be history.

Meanwhile, there's enough in...lower than reported and explain other things that might count against you, such as missed payments. View sample letters, join discussions and get other tips at Credit InfoCenter (www.creditinfocenter.com...)

22/3,K/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01597333 02-48322

**Common objections to a market-based Social Security system: A response**

Hieger, Melissa J; Shipman, William G

Journal of Investing v7n1 PP: 77-108 Spring 1998

ISSN: 1068-0896 JRNL CODE: JINV

WORD COUNT: 7598

...ABSTRACT: suggest moving toward a saving and investment structure, wherein some portion of the Social Security tax is invested in markets. Opponents of privatizing Social Security, however, warn of numerous and formidable...

...TEXT: suggest moving toward a saving and investment structure wherein some portion of the Social Security tax is invested in markets. Advocates of this view argue that because market returns are greater than those from the present pay-as-you-go system, tax increases or benefit cuts will be less onerous. Opponents, although largely agreeing, cite numerous and...

...If it is the latter, there is no question that Social Security is ineffective.

To calculate benefits, the Social Security Administration adjusts the worker's wages (and selfemployment income) earned prior...

...are added and divided by 420 (the number of months in thirty-five years) to calculate the average indexed monthly earnings (AIME). The primary insurance amount (PIA), which in most cases...one wage earner, yielding higher spousal benefits. In addition, benefits are taxed using progressive income tax rates, leaving them with higher after-tax benefits because of their low, or even zero, marginal tax rate. Finally, given that benefits are based on thirty-five years of work history, lowincome...

...For each worker, only the combined employer and employee old age and survivors insurance (OASI) tax stipulated by law is invested. These taxes are shown in Appendix A.

Market-based benefits...

...go system with redistribution.

Low-income workers are some of society's neediest. Their pre-tax income of \$13,366 makes it difficult to make ends meet. Some live close to... market-based system would build on the structures already developed for defined-benefit and defined-contribution plans prevalent throughout the U.S. today. These plans do not require participants to be...

...for the most part have done very well in fulfilling their fiduciary responsibilities. In defined-contribution plans, where the individual has more of the investment responsibility, evidence suggests that they invest ...

...knowledge and experience in dealing with these issues. Guidelines may include investing in only approved asset classes, imposing a percentage limit on each asset class, requiring necessary liquidity, and changing portfolio composition as retirement age nears. The objective of...

...government and agency obligations, and other lowrisk, highly liquid paper.

Because returns of the five asset classes do not move identically, and one asset may be more attractive from time to time, allowance for variance in the weights is desirable. The weight of each asset class can be changed as the investor nears retirement. For instance, reducing the stock component...

...workers pay taxes for their entire careers. The return on taxes paid then falls as tax rates rise and as the period during ...longer minimal; the possibility of increased taxes and decreased benefits looms. In 1950, the OASI tax rate was 3% of \$3,000 of earnings for a maximum tax of only \$90 (see 1997 Annual Report... [1997, Table II.B1, p. 34]).

The rate...

...much. As in the past, the debate on how to save Social Security includes further tax increases and benefit cuts (see Report of the 1994-1996 Advisory Council on Social Security...

...game.

Investing, on the other hand, is the owning of assets - such as construction equipment, computer software, or electrical power plants - that have the ability to make money and to produce...

...of their perfect negative correlation.

It is common practice to construct portfolios using many different asset classes that are largely uncorrelated to achieve less risk for any given return. This diversification...

...between a pay-as-you-go and a market-based retirement system. The former will require tax increases and/or benefit cuts, resulting in lower returns than projected under current law, which...

...p. 63)). Retirement benefits are adjusted to inflation and are exhausted at death. We then calculate how much the market would have to fall at the beginning of retirement so that...

...and bond returns from 1926 to 1996 was about 5.5%. Although the future stock premium may differ, the historical record suggests it will be positive: for all thirty-year periods...

...They Withdraw Funds in Their Retirement Years

The 1997 taxable payroll subject to the OASI tax of 10.70% is estimated to ...terms by about 1% per year (see 1997 Annual Report... [1997, p. 178]). Holding the tax rate constant, the tax revenue to be invested would also increase by the same 1%. If the stock market...

...exceeds 1% - it has averaged 7.6% from 1926 through 1996 - then the invested payroll tax becomes less and less a percent of the market. Assuming historical real rates of return, in ten years the OASI tax would represent sixteen minutes of daily trading.

As insignificant an impact on the market as...

...then Exhibit 15 suggests. Investment guidelines, as described in Objection #2, would require diversification across asset classes and borders. Assuming domestic stocks comprise 60% of portfolios, related trading would account for only about nine minutes a day in ten years.

Beyond the issue of the OASI tax as a percent of trading volume is the implication that money going into the market...

...value of the firm or the market generally. The transactions then reflect readjustments of investors' asset class preferences, stocks versus cash, not the cause of the price change.

Objection #6: Only...

...Social Security benefit formula, so the argument goes, high-income workers receive lower benefits per tax dollar paid than do low-income workers. Therefore, if high-income workers were allowed out...

...assume the savings rate to be the same as the combined employer and employee OASI tax rates listed in the 1996 Trustees' Report. Simulated returns are from a stock portfolio and...in mutual funds, which are relatively high-cost investment vehicles. Furthermore, they are in five asset classes: U.S. stocks and bonds, developed world stocks and bonds, and money market instruments...

...expense ratio of, say, 1.56 means that costs are 1.56% of the net asset value of the fund. Put differently, if the fund earns 10%, its after-cost annual return would be 8.44%.

There are many funds that invest in these five asset categories. Listed in Exhibit 16 is one for each category and its expense ratio in...

...benefits amount to about \$13.2 billion, only 4.5% of 1995 total OASI benefit payments of \$288.6 billion (see 1997 Annual Report... [1997, p. 51]). Children's benefits comprise...40% bonds yields an annual return of 8.8% under these assumptions.

3The stock portfolio computation , as well as all others in this article, assumes a portfolio of 90% large- and...

...Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Disability Insurance Trust Funds. 1997.

#### Reference:

Ranson, R. David, and William G. Shipman. "Institutional Buying Power and the...

22/3,K/3 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00704250 93-53471

**How should the government measure spending? The uses of accrual accounting**  
Redburn, F Stevens  
Public Administration Review v53n3 PP: 228-236 May/Jun 1993  
ISSN: 0033-3352 JRNL CODE: PAR  
WORD COUNT: 7215

...ABSTRACT: insurance programs would treat insurance programs as appropriated entitlements. Appropriations action would be required whenever premium revenues were insufficient to cover the sum of costs in a given year. The changed...

...TEXT: are calculated. If the proposal is adopted, both the timing and magnitude of these programs' contribution to the federal deficit would be restated. The intention is to provide a clearer current...

...Benefit Guarantee Corporation (PBGC)--in 1992 and thereafter. Over a very long time horizon, the contribution of each program to the deficit would change little. However, within the six-year budget...

...accrual accounting (Table 1). (Table 1 omitted) Although the accounting shift would reduce their apparent contribution to the federal deficit in 12 and 1993, it would increase their apparent contribution by nearly \$100 billion over the following four years. Such large swings occur because cost ...

...because cash flows that are not related to cost have been removed from the outlay calculation , as explained below.

#### BACKGROUND

A primary function of public sector budgeting is to plan and...

...later. These liabilities, in turn, may be incurred far in advance of the actual cash payments needed to satisfy particular claims. Moreover, some of the cash flows are temporary transactions that...

...would record costs resulting from insurance commitments as they accrue, without regard to when cash payments are made to satisfy the government's obligation--for instance, to pay off the depositors...of the backlog of failed thrifts continued to deteriorate, including these growing liabilities in the computation of the annual budget deficit would have raised deficit estimates each year by billions of...Thus, in any year that the estimated newly accrued liability plus administrative expense exceeded estimated premium income, the insurance program would show positive outlays, adding to the federal deficit. Because past...

...for solvent firms. The net of these costs and cost reductions would be offset by premium collections.

Pension guarantees. Costs can be estimated by looking at both firms' financial condition and...

...both changes in anticipated plan funding and firms' pension obligations and financial condition, offset by premium income. Other insurance programs. For some other federal insurance programs, such as those that insure...

...result. Program outlays in any period would be the difference between this loss rate and premium collections.

In all cases, the methods used to estimate costs require probabilistic modeling techniques that...

...new costs as they arise plus liquidation of old costs as insured events occur less premium collections.

As noted, cash flows that do not reflect program costs would be recorded outside...insurance programs would treat insurance programs as appropriated entitlements. Appropriations action would be required whenever premium revenues were insufficient to cover the sum of costs in a given year.

#### IMPLICATIONS

The...

...it must either collect the funds necessary to cover losses through premiums, borrow against future premium income, or tap general revenues to cover losses.

One potential mechanism for control is a requirement that, at least over a multiyear period, scheduled premium collections be sufficient to cover projected costs. A more draconian approach would be to limit...

...and magnitude of the economic effects of those commitments. It has been noted that cash payments made to protect depositors, pensioners, or others benefiting from federal insurance have no macroeconomic effect. That is, payments do not increase the wealth or incomes of the insured and the combination of borrowing...anticipated improvements in information and control may not be realized. Moreover, if the meaning and calculation of the overall budget deficit becomes less clear to most observers, this would detract from...

...Of course, over time, estimates of accruing costs must be reconciled with the actual cash payments that result.

Whether budget estimates prove to be more or less reliable under an accrual

...if and when a disaster is declared.

Social Security programs (including old age, survivors, and disability insurance ) offer a second interesting case. Here the shift from cash to accrual would dramatically alter...

...It is sometimes argued that in years when current Social Security contributions exceed current cash payments to recipients, the resulting reduction in the apparent size of the deficit tempts policy makers...

...budgetary discipline. In the immediate future, accrual treatment would eliminate or greatly reduce the apparent contribution of Social Security to deficit reduction. However, the incentive problem posed by large Social Security...

...positive cash flows as a measure of the true actuarial position of the Social Security trust fund; therefore, the temptation to spend surpluses is tempered by widespread awareness that these surpluses...

...current workers. The history of legislation that has periodically increased or decreased benefit levels and contribution requirements implies that this commitment is highly qualified. The Social Security Amendments of 1983, for example, made changes in both contribution and benefit levels that dramatically altered estimates of expected costs. Had Social Security been budgeted notes rather than cash are used to satisfy some obligations, and interest payments are recorded as they accrue.

2. These two purposes were armed by the President's...

...Act of 1989 abolished the Federal Savings and Loan Insurance Corporation (FSLIC), established the Resolution Trust Corporation (RTC) to resolve the of insolvent thrifts, and created a new Savings Association Insurance ...

...government or contractor, to create a tangible product or service. Accrual treatment of corporate income tax receipts would have shifted the timing from when payments are received to when corporate profits generate tax liability. These recommendations were not adopted, largely because of the practical difficulty of developing reliable...

...into obligations that will result in immediate or future outlays of government funds. Outlays are payments that satisfy government obligations. When measured on an accrual basis, the outlays are made to...

...a given fiscal year, whether calculated on a cash or accrual basis, may be for payment of obligations incurred in prior years or in the same year and may be from...

...an addition to the deficit, because "the new debt is matched by a new government asset ."

14. The trustees' actuarial analyses of the social security programs (Old-Age and Survivors Insurance and Disability Insurance ) are widely circulated. As of January 1992 the trust funds were estimated to have an actuarial deficiency of \$1.1 or \$4.4 million...

22/3,K/4 (Item 1 from file: 613)  
DIALOG(R)File 613:PR Newswire  
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0001579016 I961C3D90ADFB11D9A8AEA4277C4D6172 (USE FORMAT 7 FOR FULLTEXT)

**Coleman Cable, Inc. - 2004 Earnings Release**

PR Newswire

Friday, April 15, 2005 T22:03:00Z

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 29,668

...Coleman Cable be treated as an S corporation for federal and, where applicable, state income tax purposes. Accordingly, our shareholders are responsible for all federal and substantially all state income tax liabilities arising out of our operations (except that we formed a subsidiary that is a C corporation, which is subject to federal and state income tax ), and recurring dividends have been, and for the foreseeable future will continue to be, paid to shareholders at amounts that approximate the shareholders' current tax liability arising from their ownership in the company.

Simultaneously with the consummation of our offering...

...14.1 million

With specified exceptions, including distributions to our shareholders in respect of their tax liability arising from their ownership in the company, the indenture with respect to our 97...

...early					
extinguishment					
of debt	-	-	-	-	13,923
Other income,					
net	(639)	(52)	(16)	(110)	
(13)					
Income tax					
expense(4)	-	-	1,420	1,558	3,092
Net income					
(loss)	\$(3,881)	\$(2,898...			

...3 million.

(2) Restructuring charges include (i) \$0.4 million in 2000 primarily for fixed asset writedowns; (ii) \$1.1 million in 2001 primarily for severance related to the closure of...

...Coleman Cable be treated as an S corporation for federal and, where applicable, state income tax purposes. Accordingly, our shareholders are responsible for all federal and substantially all state income tax liabilities arising out of our operations. Dividends are paid to shareholders at amounts that approximate the shareholders' current tax liability arising from their ownership in the company. In December 2001, we formed a subsidiary that is a C corporation, and as such, is subject to federal and state income tax .

(5) EBITDA represents net income (loss) before interest expense, income

tax expense and depreciation and amortization expense. EBITDA is  
a  
performance measure used by our management...

...007)

Interest expense, net	17,234	15,068	11,563	10,087	11,252
Income tax expense	-	-	1,420	1,558	3,092
Depreciation and amortization expense(6)	8,338	7...			

...define as

total debt, net of cash and cash equivalents, less a capital lease  
obligation, payment of which is secured by our Municipal

Authority of

Westmoreland County, Pennsylvania zero coupon bonds...

...the third quarter by approximately

text/p/nitf-money \$13.9 million

due to the payment of the make-whole premium on the notes, the  
unamortized discount associated with the subordinated notes, and the  
write-off of unamortized debt issuance costs, and (ii) the payment of a  
special cash bonus to certain members of senior management, which increased  
compensation expense...income

taxes	5,190	2.1	6,610	2.8	(5,915)	(2.1)
Income tax expense	1,420	0.6	1,558	0.7	3,092	

1.1

Net income...

...a result of increased investment in working capital due to higher  
commodity prices and the payment of make-whole premiums and other costs  
in connection with our 2004 debt refinancing.

(16)

Income tax expense -- Income tax expense was

text/p/nitf-money \$3.1 million

for the year ended December 31...

...text/p/nitf-money \$1.6 million

for the year ended December 31, 2003. Income tax expense increased  
because the taxable income of our wholly owned C corporation subsidiary was  
higher...

...in 2003 was due to decreased borrowings and a decline in interest rates.

(18)

Income tax expense - Income tax expense was

text/p/nitf-money \$1.6 million

for the year ended December 31...

...text/p/nitf-money \$1.4 million

for the year ended December 31, 2002. Income tax expense remained

relatively constant because the taxable income of our wholly owned C corporation subsidiary...

...notes semi-annually. The notes are senior unsecured obligations and rank equally in right of payment with all of our existing and future senior unsecured indebtedness. The notes are guaranteed on...

...our current and future domestic restricted subsidiaries. The senior notes rank equally in right of payment with all of our and our guarantors' existing and future senior unsecured indebtedness and senior...  
...The guarantees are senior unsecured obligations of the guarantors and rank equally in right of payment with the guarantors' existing and future senior unsecured indebtedness and senior to any indebtedness that...

...ability and the ability of certain of our subsidiaries to: incur additional indebtedness; make restricted payments ; create liens; pay dividends; consolidate, merge or sell substantially all of our assets; enter into...

...and the County of Oswego Industrial Development Agency (IDA). Terms of the Sale Agreement specify payment of

text/p/nitf-money \$5.7 million

on July 1, 2012. In order to secure payment of the obligation, in 1987, we purchased and placed in a dedicated fund  
text/p...

...between Oswego and Copperweld, any excess or shortfall of funds in the dedicated account after payment of the obligation revert to or are the responsibility of Copperweld. Copperweld has a security...

...notes include a

text/p/nitf-money \$3.3 million

machinery loan requiring 108 monthly payments of

text/p/nitf-money \$40,000

and bearing interest at 5.97% per annum...

...loan on the building for

text/p/nitf-money \$0.2 million

requiring 240 monthly payments and bearing interest at 6.25% per annum.

(22)

### Seasonality

We have experienced, and expect...

...sets forth information about our contractual obligations and commercial commitments as of December 31, 2004:

Contractual Obligations		Payments Due by Period			
	Total	Less than 1 Year...	1-3	4-5	After
...207	21,207	-	-	-	

We will be required to make future cash contributions to our defined contribution savings plans. The estimate for these contributions is approximately

text/p/nitf-money \$0.3...

...2005 are difficult to determine due to the number of variable factors that impact the calculation of defined contribution savings plans. We will also be required to make interest payments on our revolving debt and variable rate debt. The interest payments to be made on our revolving debt and other variable debt are based on variable...years, using principally the straight-line method for financial reporting purposes and accelerated methods for tax reporting purposes. The carrying value of all long-lived assets is evaluated periodically in accordance...

...reasonable and supportable.

#### Income Taxes

We are an S corporation for federal and state income tax purposes. Accordingly, the shareholders are responsible for federal and substantially all state income tax liabilities arising out of our operations. Dividends are paid to shareholders at amounts, which approximate the shareholders' current tax liability arising from their ownership in the company. A subsidiary of the company is a C corporation, and as such, is subject to federal and state income tax. We account for income taxes at the subsidiary in accordance with SFAS No. 109, Accounting for Income Taxes. Under SFAS No. 109, deferred tax assets and liabilities are determined based on temporary differences between the financial statement and tax basis of assets and liabilities using enacted tax rates in effect for the year in which the differences are expected to reverse. A provision for income tax expense is recognized for income taxes payable for the current period, plus the net changes in deferred tax amounts. We periodically assess the reliability of deferred tax assets and the adequacy of deferred tax liabilities, including the results of local, state or federal statutory tax audits.

(24)

The Internal Revenue Service is currently examining our 2002 federal income tax returns. Management believes that the ultimate outcome of this examination will not result in a...

...on the basis of price. We must also be competitive in terms of quality, availability, payment terms and customer service. We are facing increased competition from products manufactured in foreign countries...

...impaired;

-- a substantial portion of our cash flow from operations must be dedicated to the payment of principal and interest on our indebtedness,  
reducing the funds available to us for other...

...control. If, in the future, we cannot generate sufficient cash from operations to make scheduled payments on the notes or to meet our other obligations, we will need to refinance our...

...indebtedness, their trade creditors and holders of their preferred equity will generally be entitled to payment on their claims from assets of those subsidiaries before any assets are made available for...

...interests. These covenants limit our ability, among other things, to:

- incur additional indebtedness;
- make restricted payments ;
- create liens;

-- pay dividends;  
 -- consolidate, merge or sell substantially all of our assets;  
 -- enter into...

...whether we would have, or be able to obtain, sufficient funds to make these accelerated payments .

To service our indebtedness, we will require a significant amount of cash. Our ability to generate cash depends on many factors beyond our control.

Our ability to make payments on and to refinance our indebtedness and to fund capital expenditures and other obligations will...

...our 9-7/8% senior notes and require the holders of the notes to return payments received from the guarantors.

The guarantees of the senior notes may be subject to review...defended these claims and filed a counterclaim against Congress. The case was settled with a payment of text/p/nitf-money \$60,000 to Congress.

Independent Director

The indenture governing our...

...943

in special cash bonus and 820 shares.

(2) Represents premiums paid on life and disability insurance for the benefit of the executive.

We do not maintain an equity incentive or stock...

...owned by Messrs. A. Hasenfeld, E.

Hasenfeld and H. Hasenfeld are subject to a Voting Trust Agreement

pursuant to which Mr. Stein has the right to vote, but not to dispose...

...these services:

	2003	2004
Audit Fees	\$134,700	\$403,000
Audit-Related Fees	-	424,000
Tax Fees	219,725	
203,285		
All Other Fees	-	-

Audit Fees represent fees for professional services...

...of the senior notes, consultation on accounting standards or transactions, and employee benefit plan audits. Tax Fees represent fees for professional services related to tax compliance (preparation of tax returns), tax planning (consultation on matters related to tax accounting methods), and tax advice (consultation on matters related to audit issues and the IRS review of our 2002 corporate tax returns).

## PART IV

## ITEM 15. Exhibits and Financial Statements

## (1) Financial Statements

Reference is...

...Coleman

Cable, Inc., the Note Guarantors from time to time party thereto and Deutsche Bank Trust Company

Americas,

as Trustee

10.1

Credit Agreement dated as of September 28, 2004 among

...

...16)

(110)

(13)

INCOME (LOSS) BEFORE INCOME TAXES

5,190

6,610

(5,915)

INCOME TAX EXPENSE

1,420

1,558

3,092

NET INCOME (LOSS)

\$3,770

\$5,052

\$(9...

lived assets and sales incentives, as well as establishing restructuring, self-insurance, legal, environmental and tax accruals. Actual results could differ from those estimates. Summarized below is the activity for the ...

...as sales and related costs are included in cost of goods sold. A provision for payment discounts, product returns and customer rebates is estimated based upon historical experience and other relevant...

...lives using principally the straight- line method for financial reporting purposes and accelerated methods for tax reporting purposes.

The estimated useful lives of buildings range from 5 to 20 years; leasehold improvements have a useful life equal to the shorter of the useful life of the asset or the lease term; and estimated useful lives of machinery, fixtures and equipment range from...

...Assets.

Software Development -- Statement of Position (SOP) No. 98-1, Accounting for the Costs of Computer Software Developed or Obtained for Internal Use, provides guidance on the accounting for the cost of computer software developed or obtained for internal use. In accordance with SOP No. 98-1 the...

...Income Taxes -- The Company is treated as an S corporation for federal and state income tax purposes. Accordingly, the shareholders are responsible for federal and substantially all state income tax liabilities arising out of the operations. Dividends are paid to shareholders at amounts that approximate the shareholders' current tax liability arising from their ownership in the Company, in addition to the 2004 dividend paid...

...Subsidiary") is a C corporation and, as such, is subject to federal and state income tax. The Company accounts for income taxes at the Subsidiary in accordance with SFAS No. 109, Accounting for Income Taxes. Under SFAS No. 109, deferred tax assets and liabilities are determined based on

temporary differences between the financial statement and tax basis of assets and liabilities using enacted tax rates in effect for the year in which the differences are expected to reverse. A provision for income tax expense is recognized for income taxes payable for the current period, plus the net changes in deferred tax amounts.

Financial Instruments and Hedging -- Financial instruments include working capital items and debt. The book...

...record inventory more closely at current cost and conform to the method used for income tax reporting purposes. The accounting change has been applied retroactively, reducing shareholders' equity at January 1...

...off the Term A and Term B loans. The Company also paid a make-whole premium to the previous lenders and repurchased for

text/p/nitf-money \$3,000  
the outstanding...

...of  
text/p/nitf-money \$13,923  
. This loss consisted of the aforementioned make-whole premium and the write-off of the unamortized balance of  
text/p/nitf-money \$2,235...

...ability and the ability of certain of its subsidiaries to: incur additional indebtedness; make restricted payments; create liens; pay dividends; consolidate, merge or sell substantially all of its assets; enter into...

...F-12)  
The Revolving Credit Facility will mature on September 28, 2009 and is an asset-based lending agreement whereby the Company can receive advances based on the lesser of

text...

...to shareholders, including but not limited to, a percentage of net income (less distributions for tax purposes). The distributions for tax purposes are computed at the shareholder applicable tax rate, net of any aggregated tax benefit received for prior periods. Distributions for tax purposes are not restricted so long as the Company qualifies as an S corporation. All...

...and the County of Oswego Industrial Development Agency (IDA). Terms of the Sale Agreement specify payment of

text/p/nitf-money \$5,700  
on July 1, 2012. Interest is paid quarterly...

...on the outstanding balance at a rate of 55% of prime. In order to secure payment of the loan, in 1987, the Company purchased and placed in a dedicated fund  
text...

...between Oswego and Copperweld, any excess or shortfall of funds in the dedicated account after payment of the obligation revert to or are the responsibility of Copperweld. Copperweld has a security...

...notes include

text/p/nitf-money \$3,300  
 for a machinery loan requiring 108 monthly payments of  
 text/p/nitf-money \$40  
 , which bears interest at 5.97% per annum. The...

...on the building was also obtained for  
 text/p/nitf-money \$200  
 , requiring 240 monthly payments and bearing interest at 6.25% per annum.  
 The balance of the loan at December...

...wholly owned subsidiary of LTV Corporation (LTV Corporation is currently  
 in bankruptcy), regarding the accelerated payment of the

text/p/nitf-money \$5,700  
 lease obligation. The last written exchange between...

...involved Oswego offering to release the zero coupon bond to Copperweld  
 plus an additional cash payment to Copperweld for the approximate present  
 value of the future cash payments due Copperweld in exchange for complete  
 settlement of the obligations under the Sale Agreement and...

...purposes as of December 31, 2002, 2003 and 2004. Accordingly, the  
 Company had an income tax expense during this period. The income tax  
 expense consists of the following:

	2002	2003	2004
Current	\$574	\$1,220	\$3,074
Deferred	846	338	18
Income tax	\$1,420	\$1,558	\$3,092

The Company's deferred taxes result primarily from the...

...Company and the deferral of certain reserves. Valuation allowances, if  
 necessary, are provided against deferred tax assets that are not likely  
 to be realized. No such valuation allowances have been recorded.

(F-14)

Significant components of the Subsidiary's deferred tax assets and  
 liabilities as of December 31, 2003 and 2004 are as follows:

	2003	2004
Deferred tax assets:		
Reserves not deducted for tax	\$(122)	\$(312)
Deferred tax liabilities:		
Factoring income recognized for tax	501	638
Other	129	164
Net deferred tax liability	\$508	\$490

The income tax expense differs from the amount of income tax determined  
 by applying the U.S. federal income tax rate to pretax income for the  
 years ended December 31, 2002, 2003 and 2004. A reconciliation of the  
 statutory federal income tax amount to the income tax expense recorded  
 on the Company's income statement is as follows:

2002	2003	2004
------	------	------



U...

...3,092

The Internal Revenue Service is currently reviewing the Company's 2002 federal income tax returns. Management believes that the ultimate outcome of this examination will not result in a...

...s consolidated financial position or results of operations.

#### 8. EMPLOYEE BENEFITS

The Company provides defined contribution savings plans for management and other employees. The plans provide for fixed matching contributions based...

...text/p/nitf-money \$2,919

for 2002, 2003 and 2004, respectively. Minimum future rental payments under noncancellable operating leases, with initial lease terms in excess of one year, for each...

...108

2007	952
2008	967
2009	978
Subsequent to 2009	4,509
Total minimum rental payments	\$12,277

Capital Leases - The Company leases various manufacturing, office and warehouse properties and office...

...the shorter of their related lease terms or their estimated productive lives. Minimum future lease payments under capital leases (except for Copperweld Corporation lease described in Note 6) as of December...

...629

2006	504
2007	499
2008	499
2009	295
Subsequent to 2009	-
Total minimum lease payments	2,426
Less amounts representing interest	(533)
Present value of net minimum lease payments	1,893
Less current portion	(434)
Long-term obligations under capital leases	\$1,459

Obligations...ITEMS

	2002	2003	2004
Cash paid for income taxes	\$424	\$971	\$2,568
Cash interest payments	9,935	8,323	6,499

(F-16)

#### 11. MANAGEMENT FEES

Two of the Company...

...274)

Consolidated operating income	\$16,737	\$16,587	\$19,247
-------------------------------	----------	----------	----------

## 13. SUPPLEMENTAL GUARANTOR INFORMATION

The payment obligations of the Company under the Senior Notes due 2012 and the revolving credit agreement...

...expense	(39)	23	-	(16)	
Income before income taxes		2,233	2,957	-	5,190
Income tax expense		-	1,420	-	
1,420					
Income from guarantor subsidiaries		1,537	-	(1,537)	-
Net income...					
...income	(30)	(80)	-	(110)	
Income before income taxes		2,057	4,553	-	6,610
Income tax expense		123	1,435	-	1,558
Income from guarantor subsidiaries		3,118	-	(3,118)	-
Net...					
...income	(13)	-	-	(13)	
Income (loss) before income taxes		(14,810)	8,895	-	(5,915)
Income tax expense		168	2,924	-	3,092
Income from guarantor subsidiaries		5,971	-	(5,971)	-
Net...					
...522					
Noncash interest expense		1,357	113	-	1,470
Noncash interest income		-	(338)	-	(338)
Deferred tax provision		-	846	-	
846					
(Gain) loss on sale of fixed assets, net		734	733	-	1,467
...					
...6,210					
Noncash interest expense		1,502	-	-	1,502
Noncash interest income		-	(227)	-	(227)
Deferred tax provision		-	(338)	-	
(338)					
(Gain) loss on sale of fixed assets, net		(17)	(43)	-	(60)
Equity...					
...on early extinguishment of debt		13,923	-	-	13,923
Noncash interest income		-	(245)	-	(245)
Deferred tax provision		-	(18)	-	
(18)					
(Gain) loss on sales of fixed assets, net		(13)	-	-	(13)
Equity in...					

22/3,K/5 (Item 2 from file: 613)

DIALOG(R)File 613:PR Newswire

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0001579014 I961C3D90ADFB11D9A8AEA4277C4D6172 (USE FORMAT 7 FOR FULLTEXT)

**Coleman Cable, Inc. - 2004 Earnings Release**

PR Newswire

Friday, April 15, 2005 T22:03:00Z

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 21,929

...Coleman Cable be treated as an S corporation for federal and, where applicable, state income tax purposes. Accordingly, our shareholders are responsible for all federal and substantially all state income tax liabilities arising out of our operations (except that we formed a subsidiary that is a C corporation, which is subject to federal and state income tax ), and recurring dividends have been, and for the foreseeable future will continue to be, paid to shareholders at amounts that approximate the shareholders' current tax liability arising from their ownership in the company.

Simultaneously with the consummation of our offering...

...14.1 million

.

With specified exceptions, including distributions to our shareholders in respect of their tax liability arising from their ownership in the company, the indenture with respect to our 97...

...early

extinguishment of debt	-	-	-	-	13,923
Other income, net	(639)	(52)	(16)	(110)	
(13)					
Income tax expense(4)	-	-	1,420	1,558	3,092
Net income (loss)	\$ (3,881)	\$ (2,898...			

...3 million.

(2) Restructuring charges include (i) \$0.4 million in 2000 primarily for fixed asset writedowns; (ii) \$1.1 million in 2001 primarily for severance related to the closure of...

...Coleman Cable be treated as an S corporation for federal and, where applicable, state income tax purposes. Accordingly, our shareholders are responsible for all federal and substantially all state income tax liabilities arising out of our operations. Dividends are paid to shareholders at amounts that approximate the shareholders' current tax liability arising from their ownership in the company. In December 2001, we formed a

subsidiary that is a C corporation, and as such, is subject to federal and state income tax .

(5) EBITDA represents net income (loss) before interest expense, income tax expense and depreciation and amortization expense. EBITDA is a performance measure used by our management...

...007)

Interest expense, net	17,234	15,068	11,563	10,087	11,252
Income tax expense	-	-	1,420	1,558	3,092
Depreciation and amortization expense (6)	8,338	7...			

...define as

total debt, net of cash and cash equivalents, less a capital lease obligation, payment of which is secured by our Municipal Authority of Westmoreland County, Pennsylvania zero coupon bonds...

...the third quarter by approximately

text/p/nitf-money \$13.9 million

due to the payment of the make-whole premium on the notes, the unamortized discount associated with the subordinated notes, and the write-off of unamortized debt issuance costs, and (ii) the payment of a special cash bonus to certain members of senior management, which increased compensation expense...income

taxes	5,190	2.1	6,610	2.8	(5,915)	(2.1)
Income tax expense	1,420	0.6	1,558	0.7	3,092	

1.1

Net income...

...a result of increased investment in working capital due to higher commodity prices and the payment of make-whole premiums and other costs in connection with our 2004 debt refinancing.

(16)

Income tax expense -- Income tax expense was

text/p/nitf-money \$3.1 million

for the year ended December 31...

...text/p/nitf-money \$1.6 million

for the year ended December 31, 2003. Income tax expense increased because the taxable income of our wholly owned C corporation subsidiary was higher...

...in 2003 was due to decreased borrowings and a decline in interest rates.

(18)

Income tax expense - Income tax expense was

text/p/nitf-money \$1.6 million  
for the year ended December 31...

...text/p/nitf-money \$1.4 million  
for the year ended December 31, 2002. Income tax expense remained relatively constant because the taxable income of our wholly owned C corporation subsidiary...

...notes semi-annually. The notes are senior unsecured obligations and rank equally in right of payment with all of our existing and future senior unsecured indebtedness. The notes are guaranteed on...

...our current and future domestic restricted subsidiaries. The senior notes rank equally in right of payment with all of our and our guarantors' existing and future senior unsecured indebtedness and senior...  
...The guarantees are senior unsecured obligations of the guarantors and rank equally in right of payment with the guarantors' existing and future senior unsecured indebtedness and senior to any indebtedness that...

...ability and the ability of certain of our subsidiaries to: incur additional indebtedness; make restricted payments; create liens; pay dividends; consolidate, merge or sell substantially all of our assets; enter into...

...and the County of Oswego Industrial Development Agency (IDA). Terms of the Sale Agreement specify payment of

text/p/nitf-money \$5.7 million  
on July 1, 2012. In order to secure payment of the obligation, in 1987, we purchased and placed in a dedicated fund  
text/p...

...between Oswego and Copperweld, any excess or shortfall of funds in the dedicated account after payment of the obligation revert to or are the responsibility of Copperweld. Copperweld has a security...

...notes include a  
text/p/nitf-money \$3.3 million  
machinery loan requiring 108 monthly payments of  
text/p/nitf-money \$40,000  
and bearing interest at 5.97% per annum...

...loan on the building for  
text/p/nitf-money \$0.2 million  
requiring 240 monthly payments and bearing interest at 6.25% per annum.

(22)

#### Seasonality

We have experienced, and expect...

...sets forth information about our contractual obligations and commercial commitments as of December 31, 2004:

Contractual Obligations			Payments	Due by Period		
		Total	Less than 1 Year...	1-3	4-5	After
...207	21,207	-	-	-		

We will be required to make future cash contributions to our defined contribution savings plans. The estimate for these contributions is approximately

text/p/nitf-money \$0.3...

...2005 are difficult to determine due to the number of variable factors that impact the calculation of defined contribution savings plans. We will also be required to make interest payments on our revolving debt and variable rate debt. The interest payments to be made on our revolving debt and other variable debt are based on variable...years, using principally the straight-line method for financial reporting purposes and accelerated methods for tax reporting purposes. The carrying value of all long-lived assets is evaluated periodically in accordance...

...reasonable and supportable.

#### Income Taxes

We are an S corporation for federal and state income tax purposes. Accordingly, the shareholders are responsible for federal and substantially all state income tax liabilities arising out of our operations. Dividends are paid to shareholders at amounts, which approximate the shareholders' current tax liability arising from their ownership in the company. A subsidiary of the company is a C corporation, and as such, is subject to federal and state income tax. We account for income taxes at the subsidiary in accordance with SFAS No. 109, Accounting for Income Taxes. Under SFAS No. 109, deferred tax assets and liabilities are determined based on temporary differences between the financial statement and tax basis of assets and liabilities using enacted tax rates in effect for the year in which the differences are expected to reverse. A provision for income tax expense is recognized for income taxes payable for the current period, plus the net changes in deferred tax amounts. We periodically assess the reliability of deferred tax assets and the adequacy of deferred tax liabilities, including the results of local, state or federal statutory tax audits.

(24)

The Internal Revenue Service is currently examining our 2002 federal income tax returns. Management believes that the ultimate outcome of this examination will not result in a...

...on the basis of price. We must also be competitive in terms of quality, availability, payment terms and customer service. We are facing increased competition from products manufactured in foreign countries...

...impaired;

-- a substantial portion of our cash flow from operations must be dedicated to the payment of principal and interest on our indebtedness, reducing the funds available to us for other...

...control. If, in the future, we cannot generate sufficient cash from operations to make scheduled payments on the notes or to meet our other obligations, we will need to refinance our...

...indebtedness, their trade creditors and holders of their preferred equity will generally be entitled to payment on their claims from assets of those subsidiaries before any assets are made available for...

...interests. These covenants limit our ability, among other things, to:

- incur additional indebtedness;
- make restricted payments ;
- create liens;
- pay dividends;
- consolidate, merge or sell substantially all of our assets;
- enter into...

...whether we would have, or be able to obtain, sufficient funds to make these accelerated payments .

To service our indebtedness, we will require a significant amount of cash. Our ability to generate cash depends on many factors beyond our control.

Our ability to make payments on and to refinance our indebtedness and to fund capital expenditures and other obligations will...

...our 9-7/8% senior notes and require the holders of the notes to return payments received from the guarantors.

The guarantees of the senior notes may be subject to review...defended these claims and filed a counterclaim against Congress. The case was settled with a payment of text/p/nitf-money \$60,000 to Congress.  
Independent Director

The indenture governing our...

...943  
in special cash bonus and 820 shares.

(2) Represents premiums paid on life and disability insurance for the benefit of the executive.

We do not maintain an equity incentive or stock...

...owned by Messrs. A. Hasenfeld, E.  
Hasenfeld and H. Hasenfeld are subject to a Voting Trust Agreement pursuant to which Mr. Stein has the right to vote, but not to dispose...

...these services:

	2003	2004
Audit Fees	\$134,700	\$403,000
Audit-Related Fees	-	424,000
Tax Fees	219,725	
203,285		
All Other Fees	-	-

Audit Fees represent fees for professional services...

...of the senior notes, consultation on accounting standards or transactions, and employee benefit plan audits. Tax Fees represent fees for professional services related to tax compliance (preparation of tax returns), tax planning (consultation on matters related to tax

accounting methods), and tax advice (consultation on matters related to audit issues and the IRS review of our 2002 corporate tax returns).

(38)

#### PART IV

#### ITEM 15. Exhibits and Financial Statements

##### (1) Financial Statements

Reference is...

...Coleman

Americas, Cable, Inc., the Note Guarantors from time to time party thereto and Deutsche Bank Trust Company as Trustee

10.1 Credit Agreement dated as of September 28, 2004 among

...

...INDUSTRY NAMES: COMPUTER SOFTWARE

**22/3,K/6 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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0018510239 SUPPLIER NUMBER: 132533999 (USE FORMAT 7 OR 9 FOR FULL TEXT)

#### **I. General assessment of the macroeconomic situation.**

OECD Economic Outlook, 75, 1(40)

June, 2004

ISSN: 0474-5574 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 14749 LINE COUNT: 01696

... should be in the process of steering policy rates towards more neutral levels. Where discretionary tax cuts or spending increases have contributed most to support activity during the downturn, fiscal policy...

...growth rate since the late 1970s reflects reform-induced multifactor productivity gains, even if the contribution of the latter has apparently tended to diminish over time. (3) Foreign direct investment inflows...

...rising rapidly. At the same time. imports have been rising even faster, and the net contribution of foreign trade to growth was negligible in 2003. In the process, China has become...

...par with Japan. (4) Given that China imports mostly from other Asian countries, its direct contribution to growth is largest in that region. In the case of Japan, exports to China...

...the US dollar is foreseen for the time being. Over the longer run, China's contribution to the global expansion hinges on how successfully it continues to reform. Potential output growth...



...WTO membership, notably the liberalisation of trade in services and of foreign investment.

(7.) The calculation of the direct terms-of-trade gain uses 1990 as a benchmark. It updates the...

...continued to decline in 2003 had it not been for the buoyancy of investment in computer equipment and software. The rebound in high-tech demand is partly related to the fact...

...much shorter than in other sectors. (4) In the US case, it also reflects temporary tax incentives. Much of Asia's dynamism is linked to the IT cycle, with Japan benefiting...

...that the disinflationary impact of currency appreciation has been offset by new rounds of indirect tax hikes and increases in administered prices. In Japan, both headline and core inflation have approached...and of restrictions announced by OPEC. (10) Reflecting exchange rate movements and differences in energy taxation, the inflationary effects of higher oil prices vary across countries. In the United States, rising...

...downturn and continues to support the recovery. Given the lags associated with interest rate and tax cuts, plus new measures in several countries (see Box I.2), some overall policy stimulus...

...side, fresh stimulus is being injected this year in the United States, as households receive tax refunds, and in the United Kingdom, with further programmed spending increases. In the euro area...

...planned to be restricted to the operation of the automatic stabilisers, although in some countries tax cuts are coming into effect. In Japan, only a very limited dose of fiscal tightening...

...the central  
projections (1)

Fiscal policy assumptions are based as closely as possible on legislated tax and spending provisions (current policies or "current services"). Where policy changes have been announced but...

...FY 2005 for military operations and reconstruction in Iraq and Afghanistan. It also embodies the tax law changes included in the 2003 Jobs and Growth Tax Relief Reconciliation Act, and assumes that the personal income tax provisions scheduled to expire by the end of 2004--the expanded 10 per cent tax bracket, marriage penalty relief, and higher child tax credit--will be extended.

--The projection for Japan incorporates spending cuts, concentrated on public investment...

...and employers every year from FY 2004 to FY 2016, and the direct and indirect tax bases will be broadened in 2004. No supplementary budgets are assumed to be implemented over...

...fiscal consolidation package is phased in this year and next, with cuts in subsidies and tax expenditures as well as revenue-raising measures,

including a tax amnesty with preferential taxation for repatriated assets that had been transferred abroad for the purpose of tax evasion. At the same time, substantial income tax reductions will become effective, partly brought forward into 2004 from 2005. For France, the 2004...

...deficit is incorporated for 2005. In Italy, the one-off measures (real estate sales and tax amnesties) taken in 2003 are not fully compensated by new measures in the 2004 Budget...

...United States, household demand should be supported in the near term by low interest rates, tax rebate payments and the lagged impact of rising stock and housing market wealth, and then increasingly by...accelerating reserve accumulation. (24) Measures were announced to encourage the use of its (small) domestic asset-backed securities purchasing scheme. Going forward, the policy interest rate is expected to remain essentially...

...6). The weakening was less pronounced, though still significant, in France, Germany and Italy. Discretionary tax cuts account for a sizeable portion of the deterioration in several large countries, most prominently ...

...adjustment is called for in the United States

Following the recession and several rounds of tax cuts, government revenue in the United States stands at its lowest level relative to GDP...

...also envisages the creation of new savings and retirement accounts which, if implemented, would lift tax receipts in the short run but depress them over the longer run. (27) In any...

...Report of the Board

of Trustees of the Federal Old-Age and Survivors Insurance and Disability Insurance Trust

Funds, Washington DC, March 2004. The OMB's

central projection extends through 2080, showing a...

...of the

Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust

Funds, Washington DC, March 2004

also projects higher spending on Medicare than the OMB.

(7...

...of GDP are projected to decline further in some countries, including in Germany, as new tax cuts come into effect. On current policies, and despite some foreseen improvement in the cyclically...

...Japan, involving serious spending restraint and, in a number of cases, a broadening of the tax base and/or increases in tax rates. (31) More generally, the focus should be more explicitly on fiscal sustainability and on...lower-skill jobs (in data entry and the like) and some higher-skill ones (in computer programming and software development, for example) are being relocated overseas, the number of highly qualified...

...sufficient degree of labour market flexibility. In particular, employment protection arrangements should not inhibit hiring, tax and benefit systems should properly balance safety-net and incentive considerations, wages should reflect marginal...

...added service-sector jobs is inhibited in some countries, for instance in Korea, where the tax regime and other regulatory measures traditionally tend to favour manufacturing. The creation even of lower...

...a negative output gap of 1 3/4 per cent of GDP implying a larger contribution to growth from the closure of the gap, so that GDP growth averages around 2...

...2009. For most euro area economies, the reduction in the deficits mainly reflects the cyclical contribution from the closing of the gap. (47) Present policy settings imply a slight improvement of...

...GDP.

The cyclically-adjusted primary balance is the cyclically-adjusted balance less net debt interest payments .

(a) Includes deferred tax payments on postal saving accounts amounting to 0.6 per cent of GDP in 2001 and...  
...Czech Republic, Hungary, Korea, Luxembourg, Poland and the Slovak Republic.

Source: OECD.

Table I.6. Tax cuts and spending increases have weakened fiscal positions Cyclically-adjusted, per cent of potential GDP

Primary balance (a)	Tax revenue	Non-interest spending
------------------------	----------------	--------------------------

A. Change between 2000 and 2003

Canada -2.3...compiled monthly by the Federal Reserve Bank of New York. The high-tech sector's contribution to economic growth far exceeds its relatively small share in GDP, see Hobijn, B., K...

...that macroeconomic volatility has durably declined over the past two decades, a permanently lower risk premium on equity may be warranted (see Lettau, M., S. Ludvigson and J. Wachter, "The declining equity premium : what role does macroeconomic risk play?", NBER Working Papers, No. 10270, 2004).

(18.) The US household financial obligations ratio (representing their interest, principal, rent, auto lease, insurance and property tax payments as a share of after-tax income) has fallen only marginally from its 18 3/4 per cent peak (reached in 2002), remaining above earlier peaks.

(19). Evidence that the implied risk premium in the UK housing market declined substantially in recent years, as house prices and the...

...house prices to rentals (net of owner-incurred costs) soared, is provided by Weeken, O. " Asset pricing and the housing market", Bank of England Quarterly Bulletin, spring 2004.

(20.) Breakeven inflation...domestic bonds are not reflected in the fiscal accounts.

(25.) The decline in cyclically-adjusted tax revenue shown in Table 1.6 is not entirely discretionary. It also stems from the fall in the tax receipts associated with capital gains, especially in the United States (see Chapter VI, " Asset price cycles, 'one-off' factors and structural budget balances".

(26.) For further discussion, see OECD...

...States, Paris, 2004.

(27.) See Antolin, P., A. de Serres and C. de la Maisonneuve, " Tax -favoured private pension plans in OECD countries: long-term budgetary implications and policy issues", OECD...

...affected by increases in government consumption and transfers but boosted by public investment, whilst distortionary taxation has hurt growth by deterring the accumulation of private physical capital (Romero de Avila Torrijos...

...is in addition to the effect exerted via interest rates.

(31.) See "Fiscal Sustainability: The Contribution of fiscal rules", OECD Economic Outlook, No. 72, December 2002 and Joumard, I., RM. Kongsrud...

...assemblers has tumbled, with 276 000 jobs lost, but concomitantly the number of highly qualified computer software engineers, analysts and systems administrators has expanded rapidly, with a gain of 183 000...

**22/3,K/7 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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0017537460 SUPPLIER NUMBER: 116141461 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Assessment and recommendations.**

OECD Economic Surveys - Switzerland, 9(195)  
Dec, 2003

ISSN: 0474-5299 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 66614 LINE COUNT: 06872

... up, a difficult trade-off presents itself between curtailing spending, especially social spending, of raising tax pressure, which could well impair growth potential further. In this light, a further reform of...

...only played a limited role, it is mostly due to the marked downturn in financial asset -related federal revenues, which have distorted the trend in and calculation of the structural balance. A structural deficit of 1/2 to 1 per cent of...

...a strategy to balance the federal accounts, but two constraints exist. First, the increase in tax pressure, which has been greater than in other countries over the past decade, needs to...

...therefore made technical adjustments to limit the impact of transitory revenue fluctuations linked to financial asset cycles. The amended fiscal rule should now be allowed to operate for some time so...

...for the economy as a whole.

More competition in the health sector and improved provider payment methods are likely to reduce the excessive cost of health care

The most serious competition...

...regard to putting pharmaceutical products on the market. In addition, reforms to hospital and physician payment methods should be pursued that provide incentives to improve efficiency.

The fragmentation of the public...risk evaluation methods, and the

application of the draft agreement with the European Union on taxation of savings income, which includes the introduction of a withholding tax on interest income of EU individuals. Switzerland may however find itself under continued pressure to provide more complete access to information to foreign tax authorities, as recently illustrated by a statement of the G7 Finance Ministers and by the OECD Council's consideration regarding a draft recommendation on improving access to bank information for tax purposes. However, the Swiss Government has shown its determination to resist such pressures and to...

...the very high share of part-time work. To raise participation, the higher social security contribution rates paid by firms for older workers should be reduced, while tax incentives or higher pension accrual rates could be introduced for prolonged activity. This should be...

...at raising the efficiency and quality of education at the university level. Raising somewhat the contribution of students to the cost of their education would appear equitable, since private rates of...

...gains to be made. The authorities have always envisaged the possibility of introducing a carbon tax and coupling it with an emission trading programme, in which participation would be voluntary but which would lead to exemption from the carbon tax. The existing law provides that a decision on the introduction of such a system be...

...energy should be tied tightly to either the cost of emission permits or the carbon tax.

Waste management and water pollution control could benefit from greater use of economic instruments

In...

...from agriculture remains a problem in many rural areas. Reducing agricultural support and introducing a tax on farms' nutrient balances would avoid such a problem if the new policy of direct payments to farmers does not have the envisaged effects. Waste management policy has led to a...

...of growth in the second half of the 1990s (Chapter IV). With the fall in asset prices, the volume of bank business and revenue dropped sharply. The downturn in activity in...declined markedly following a brisk increase until 2000, partly due to fluctuations in the financial asset cycle which distorted both developments in and estimates of structural balances. According to the authorities...

...1 per cent of GDP. The slippage is attributable to the marked downturn in federal tax revenue and the optimistic forecast of social security revenues, whereas expenditure by these levels of...

...and social security accounts. The deficit could reach nearly 2 per cent of GDP. Federal tax revenue has remained sluggish since the second half of 2002 and total resources of the...

...than 7 per cent down on the budget forecast (i.e. CHF 3.7 billion). Tax revenues from financial and stock market activities, which are important for the central government, have...

...unforeseen stagnation of economic activity in 2003 has also weakened other revenues, particularly corporate income tax.

According to official estimates, over half (2 1/2 percentage points) of the deterioration in...

...the temporary factors that had swelled revenues. In Switzerland as in other countries, the financial asset cycle and other specific factors temporarily increased non-cyclical tax revenue in the late 1990s and early 2000s. The high levels of revenue during this period, especially from stamp duty and withholding tax, was partly due to the exceptional financial market situation and to corporate profits, which have...

...deterioration in the social security's cyclically-adjusted balance despite the continuous worsening of the disability insurance budget and the cut in the rates of contribution to unemployment insurance in 2003, which was only partially offset by the reduction in the maximum duration of compensation and the increase in the minimum contribution period. Also, there could be a slight distortion in the official estimates of the structural...

...fluctuations from having an impact on expenditure (OECD, 2002).

(13.) In 2003, revenue from withholding tax and stamp duty, which makes up some 15 per cent of federal tax receipts, could be over 40 and nearly 25 per cent down, respectively, on budget projections...

...revenue due to financial market developments result from an "automatic stabilisation" effect of the financial asset cycle stemming from the impact of the tax system on their valuation and on financial transactions. This effect is not, however, taken into...

...such as a serious recession, a natural disaster or some other specific event), but also payment peaks due to accounting practices as well as adaptations of the accounting system. In this...

...the scale of the proposed programme which ought to be implemented in conjunction with a tax cut, which some think, should be more far-reaching. However, tax measures to offset the recently recorded revenue shortfalls have also been suggested, thus raising the...GDP) until 2006, mainly involving reductions in expenditure. The second component consisted of postponing the tax reform which was under discussion at the time, while the third part involved tax increases. The combination of these measures was designed to offset the revenue losses recorded which... of total federal revenues (1 per cent of GDP). Parliament's refusal to postpone the tax reform (Annex 1) and its reluctance to increase taxation caused the authorities to raise the first part of the consolidation plan. All told, the...

...and because of the further fall in revenue in 2008 when the reform of the real estate tax will be implemented (Annex I). The calls for a more ambitious plan also reflect demands for the recently voted tax cuts to be stepped up, the increase in tax pressure having been greater than in most OECD countries during the 1990s (Figure 15). Moreover, the reductions in tax adopted for the period 2004-06, especially with respect to household income, will be more...

...countries, despite more effective control in recent years (OECD, 2002). That trend, which pushed up tax pressure more rapidly than in other countries, was due especially to the surge in social...

...were to be reduced.

There is also a consensus that Switzerland should remain a low tax country so as to guarantee, and if possible enhance, the country's economic attractiveness. For this to happen, it is important to stop, or even reverse, the increase in tax pressure seen in the last few years. Though it reached 35.7 per cent of...

...and short of the EU average (41.6 per cent), despite the trend increase in taxation over the past decade. Although caution is needed with these comparisons because some compulsory spending...

...insurance and second pillar occupational benefit schemes--is mostly privately financed, the present level of taxation does not seem to be a serious problem for Swiss competitiveness. In addition, a tax cut has been recently voted by the Parliament, as indicated above. It includes three parts:

--A reduction and change in income tax. At present, income tax discourages married women from working, takes insufficient account of costs pertaining to dependent children and is more favourable towards common-law spouses than towards married couples.

--A cut in taxation on financial transactions. Stamp duty undermines the competitiveness of the Swiss financial market. Buyers and...

...are able to avoid it by carrying out their transactions abroad.

--A reform of housing taxation. The rental values on which this tax is based are controversial because they vary from one canton to another. It is also...

...should be given to home ownership, which is less widespread than in other countries.

This tax package, the total amount of which is estimated at between CHF 3 and 4 billion (3/4 to 1 per cent of GDP), should alleviate the tax burden, even though it will be challenged by a referendum called by a number of cantons, which consider its budgetary cost excessive (Annex I). Moreover, an endogenous reduction in effective tax pressure cannot be ruled out as the recent structural fall in revenue shows. This could...

...part, the effect of the financial crisis on the second pillar (see below).

A new tax reform ought to improve the efficiency of the tax system and simplify it

A new tax reform designed to both improve the efficiency of the tax system and simplify it could have a beneficial impact on the economy. A bill has...

...new financial regime. The changes proposed are modest, however, and would not substantially alter the tax burden. The main objective is to guarantee the Confederation's main sources of income (VAT and direct federal tax) when the present regime comes to an end in 2006. It is proposed to do...

...in the second half of 2003, the opportunity arises to discuss other modifications of the tax system. For example, technical measures could be envisaged with a view to lessening the chronic instability of the withholding tax on dividends (without modifying its rate or tax base), which poses problems for fiscal management. (3) Also worth discussing is whether to shift the balance of the tax structure between direct and indirect tax. In international comparison, direct taxes (27.4 per cent of GDP in Switzerland and 25...

...6 for the OECD average). An increase in VAT offset by a reduction in the tax burden on enterprises might help to boost investment and growth and would not be a...

...Finland and the United States (Girouard, forthcoming). The standard methods used to estimate these balances calculate discretionary fluctuations in a residual manner. All the temporary factors not taken into account in...

...to be structural. These methods do not take account of the impact of fluctuations in asset prices on revenues, and financial cycles are not necessarily correlated with the economic cycle. This...

...of the economy in cases where, initially, the budget was structurally in equilibrium and no tax changes were scheduled. (6) More fundamentally however, overcoming the problem of the instability of the...

...fiscal rule, which would prevent decisions on expenditure being regarded as separate from those on taxation. However, this would imply the need to modify the budget process to better integrate the...

...the other hand, the dynamics of rising public expenditure linked to population ageing would mean tax pressure continuing to increase, stifling growth even more.

The financial viability of the pension system...

...be enough to ensure the long-term financial viability of the old age, survivors' and disability insurance systems, and new measures will have to be taken.

Financing of the AVS must be...contributions will no doubt also be adopted as of 2004, with a broadening of the contribution base and a reduction in the minimum salary for access to the second pillar, which...

...and the third pillar.

The growth in the number of disability pensions must be curbed

Disability insurance (DI) has faced recurrent financial problems since the beginning of the 1990s, because of the...

...once their unemployment benefits ran out. Moreover, the studies have found no link between the disability insurance system and early retirement, nor do they point to any abuse of the system (Donini...

...This reform is intended primarily to stabilise the system's financial situation with supplementary revenues. Disability insurance will receive a transfer of CHF 1.5 billion to reduce its debt, and a...

...the richer cantons and the Confederation under the equalisation formula, in part by federal compensation payments for costs related to topographical or socio-demographic factors, and by a Temporary Cohesion Fund...

...Nicoletti et al., 2000), fall into three principal categories: withholdings for basic old age insurance, tax declarations (in particular the VAT), and the enforcement of commercial law provisions (Balaster, 2003). The...are likely to be implemented. First, hospital funding should in future be based on a payment -per-case system rather than the refunding of costs linked to the number of days...

...covered by complementary insurance. Second, a consensus has been reached on raising mandatory health insurance premium subsidies to low-income households. The premiums will be capped at between 2 and 12...

...for health care providers to be efficient. For example, the switch in hospitals to a payment -per-case system, i.e. based on outputs rather than inputs, should prompt them to...

...change in this respect. However, the joint involvement of the cantons and insurers in the payment of hospital services is liable to undermine the quest for proper pricing. This is because...

...incentive for doctors to prescribe generics, which would encourage their



more widespread use. Lower co-payment rates could also be accorded to individuals buying policies with restricted choice of provider to...

...to secure a 17 per cent share of the additional revenue to finance its legal contribution.

(2.) According to the Constitution, the Confederation's prerogative to levy direct federal tax and VAT, which account for 60 per cent of its income, will cease at end...

...stipulates the maximum rates of VAT (7.6 per cent) and of direct federal income tax and corporate tax (11.5 and 9.8 per cent, respectively). In the case of tax on corporate profits, the reform will lower the ceiling to the level of the legal...

...to 8.5 per cent.

(3.) In order to smooth the instability of the withholding tax, the tax on dividends collected in a given year could depend for instance on the dividend earned...

...of construction investment and of the financial sector are excluded. It is not a neutral tax, weighing on intermediate inputs and hence on costs in both of these sectors.

(5.) See...

...disappearance of hidden reserves and a temporary increase in companies' reported profits and hence their taxation.

(6.) In principle, on the basis of a budget balance which is structurally in equilibrium...

...is assumed, as is often the case, that the average long-term GDP elasticity of tax revenues is one.

(7.) In that case, the rule ought to be for the structural...

...less than one-quarter of those insured.

(18.) These shortfalls result in part from non-payment by the Confederation of its employer contribution, which is no longer possible for the independent plans. From 1999 to 2002, the Confederation...

...get back the retirement capital rather than receive a rent at the end of the contribution period. These changes could lead to a rise in early retirement in the very short...

...to be CHF 230 until now). In addition, the 10 per cent mandatory co-insurance payment with respect to expenses in excess of that amount will be payable up to CHF...

...in a managed care system and willing to be remunerated with a system of standard payments depending on the number and type of patients.

(37.) Prices that are too low or...

...of health care and occupational therapy and refunds balneotherapy prescribed by a doctor, including a contribution towards non-medical daily expenses. With cover being so extensive, only 20 per cent of...burden and in the cost of services offered by public provision or financed by compulsory payments is also to be mentioned. Other potential causes can to a large extent be ruled...help to reduce geographical price differences, although cantons and communes will still be able to tax the electricity sector in various ways (as foreseen in the rejected reform law). The reform...

...an independent regulator for the sector; and fourth, it could be in

conflict with anti-trust law.

Reform initiatives should be taken up again by the government in parallel to those...

...strategy is a large investment programme in the railway networks. The second pillar is a tax on heavy trucks, which was negotiated with the European Union in a bilateral agreement since...

...lines if the performance is notoriously inefficient. In addition, the reform also deals with the payment of subsidies whenever they go to profit making companies. Today, this is not possible since...tender for contracts without distorting competition. As in other countries, private firms are subject to taxation from which the public sector is exempt when it itself provides for its goods and...

...of treatment, which pushes supply. There should be more room for a system of standard payments per patient, in conjunction with the development of healthcare networks. This would help to prevent...

...enhancing the new system of remunerating pharmacists based since July 2001 on a lump sum payment (rather than on margins) set at the same level throughout Switzerland. This new system contributed to diminish the price of drugs by 10 per cent on average. The lump sum payment, the introduction of which meant that pharmacists' incomes could be separated from the products prescribed...

...Figure 31). The PSE estimate includes transfers from consumers through higher prices (with an implicit tax of 62 per cent) and from the budget through direct payments and export subsidies. Instruments include target prices and quotas for milk, which is one of the most important products, deficiency payments for dairy farmers and direct payments for producers of oilseeds and sugar beet. Relatively high import tariffs affect several agro-food...

...all guaranteed prices and guaranteed processing margins (already achieved) and a re-organisation of direct payments, now more linked to an environmentally-friendly agricultural management. General Direct Payments, which are mainly granted in the form of area and headage payments and of historical entitlements, are now attached to the condition of compliance with environmental farm-management practice requirements, while Ecological Direct Payments are based on input constraints and also conditioned on environmental standards. The combined payments of all direct support amounted to CHF 2.45 billion in 2002 (0.6 per...

...friendly instruments. Since 1986-88, the combined share of market price support, output and input payments has been reduced from 91 per cent to 68 per cent of total support. This...

...high and has been reduced by little in recent years, while some types of direct payments have even increased in 2002. Even if the conditioning of aid to environmental goals has...

...benefits provided by agriculture as a public service, like a pleasing country side and the contribution to biodiversity, should be clearly identified and if possible quantified, and provided directly rather than... to put a precise number on the gains from reforms. It is possible, though, to calculate an order of magnitude for these effects on the basis of international comparisons and assumptions...

...that could be achieved in certain industries. The OECD Secretariat has carried out such a calculation for agriculture, health care, telecommunications, gas and electricity, and the professional and

distributive services, which...

...of high prices in other industries. Price comparisons are also biased by differences of indirect tax across countries. VAT rates are however lower in Switzerland than in most OECD countries.

(2...

...them.

(4.) The lack of long-run sectoral data makes it impossible, for example, to calculate margins, wage premia or concentration indices based on output by sector in a manner comparable...

...but has relocated the bulk of its production abroad, and Logitech, initially a SME producing computer products which has successfully adopted much the same strategy of internationalisation (Seco, 2002).

(14.) A...

...cost when supply of renewables is scarce, this setup should be complemented by a cap premium over market price which, when attained, allows suppliers to use conventional sources.

(29.) Calculation of the COMCO point to losses for Swiss businesses of beyond CHF 800 million per...the second pillar of the pension system, which consists of compulsory occupational pensions, has higher contribution rates for some older workers, resulting in higher costs for enterprises (Chapter 11). Finally, in...

...older workers, the disincentives to employing older workers built into the pension system through higher contribution rates should be suppressed where they exist. Indeed, positive incentives to voluntarily extend the working...

...old or higher accrual rates if they work beyond the legal retirement age, or through tax deductions for work income of those close to or beyond the retirement age. Such measures...

...workers in favour of additional time worked could be more than compensated by the additional tax revenues generated by the extra value added and earnings. Other complementary measures could also be...

...role in female labour supply. In this respect, the recent reform of the personal income tax that improves incentives to work for the second earner in a married couple should help...

...child benefits are not optimal since they are not conditional on participation. Childcare subsidies or tax expenditures for child care expenses would be more effective and cheaper, as they could be...

...incentives for early job search of the unemployed (Annex VI). The reform reduces the basic contribution rate from 3 to 2.5 per cent and phases out the special "solidarity contribution" for highly-paid workers. This should have a positive impact on labour demand, and its...pathways for many young adults. University education is a competence of cantons with a financial contribution by the Confederation, which is provided through subsidies to each of the 7 universities linked...

...performance. Cantons which do not have a university contribute to their budgets through a fixed contribution per student, which varies by field of study. Given the already high cost of the...

...investment in higher education, one possible way of obtaining additional

resources is to increase the contribution of students to the cost of education. As argued in Blondal et al. (2002), the...

...of other types of investment, including stock market investments. Such returns would justify a higher contribution of students to the cost of education. Moreover, the public funding of higher education is...

...a number of OECD countries but still higher than the real interest rate.

(8) Higher payments may reduce somewhat the incentives to participate in tertiary education, although this effect is likely...

...coupled with subsidized loans for poorer students to solve possible credit market failures, or deferred payment conditional on income after education.

Resources for education should be used better

There is a...

...report, the Commission is expected to examine the possibility of extending prudential surveillance to independent asset managers, introducing brokers and local currency exchange dealers. At the same time, the Commission will...

...body. Supervision of pension funds and of some participants in financial markets, such as independent asset managers or local currency exchange, would, under current proposals, remain outside the powers of the...

...particular, there is no reason to leave outside the new body the supervision of independent asset managers, which currently are only supervised by the MLCA for money laundering purposes. (11) It...

...banks will have to apply the draft agreement reached with the European Union on the taxation of savings income. The Swiss authorities will collect a withholding tax on non-Swiss source interest income accruing to EU resident individuals, with tax rates of 15 per cent when the agreement will enter into force (in principle in...

...years and 35 per cent after six years. Three quarters of the receipts from this tax will be transferred to EU countries, while the rest will be retained by the Swiss...

...provides for the exchange of information upon request in all civil or criminal cases of tax fraud or the like. It also allows the exchange of information on bank accounts for tax purposes when the taxpayer consents to the disclosure of the information. The view of the...

...years, given that the agreement applies to individual holders (not firms) and that the withholding tax is being phased in. However, it will have an impact on administrative costs of banks, which will collect the new tax. In addition, banks may face from the application of the new Basle Accord on capital adequacy...

...up to the continuing pressure to provide more complete access to bank information to foreign tax authorities as illustrated by the recent statement of G7 Finance Ministers (20 September 2003). The issue of improving access to bank information for tax purposes was also recently considered by the OECD Council (September 2003). The Council noted that...

...it further noted that 28 member countries were able to accept the common understanding of tax fraud and 26 were able to agree to take appropriate initiatives to achieve, by 31 December 2005, access to bank information for the verification of tax liabilities and other tax administration purposes. However, Switzerland's draft agreement with the EU and its

opposition, together with...

express its opinion on many environmental issues through voting on referenda. For instance, an ecological tax reform was rejected in 2000, while in 2003 a proposed ban on nuclear power was...

...these renewable sources of energy has been based on both investment subsidies and a price premium for producers of 0.16 cents per kWh. On average, the abatement cost for one...

...Bates, 2001). In addition the government is considering a proposal to vary the vehicle import tax in line with fuel efficiency characteristics.

The law on C(O.sup.2) (carbon dioxide...

...to meet the reduction targets stipulated in the C(O.sup.2) law, then a tax must be introduced. (18) The original law provides that the carbon tax may be levied at a rate of up to CHF 210 (EUR 135) per tonne...

...It can be levied on either heating fuel of motor fuel or both and the tax rates need not be identical. Large emitters of carbon dioxide can obtain an exemption from the tax by agreeing with the government carbon dioxide emission limits. Smaller emitters can group together and...

...to their emissions in the period 2008 to 2012, they will have to pay the tax on carbon retroactively for each tonne emitted since tax exemption. The system is designed to encourage international trading both by foreseeing a link with...

...within the target period, so pushing up compliance costs. One estimate has suggested that a tax of between CHF 50 and 100 per tonne of carbon dioxide would be sufficient to...

...the effectiveness of other C(O.sub.2) relevant measures implemented. The proceeds of the tax must be fully remitted: to the general population on a per capita basis and to businesses (except those exempt from the carbon tax) through reductions in social security contributions.

#### Conclusions

Latest assessments suggest that Switzerland will not meet its Kyoto commitment using just voluntary agreements. It seems likely that the system of carbon taxation and emission permit trading envisaged by the C(O.sub.2) law will have to...

...In the area of greenhouse gas emissions, an efficient system would ensure that carbon dioxide taxation is equalised across all sectors. In particular, a linkage should be established between the proposed carbon tax and the price of emission permits in the sectors that are exempted from the tax. Looking further ahead, the taxation of greenhouse gases other than carbon dioxide should be considered. It will also be important to ensure that companies that receive emission permits pay the appropriate amount of corporate tax on the value of their permits.

#### Waste management

##### Main issues

##### Waste management policy in Switzerland...

...effects on discharges of water pollutants. Thus, the partial switch from price support to direct payments has moderated the incentives to intensify production. Also, some support measures have been made conditional...off in particularly affected areas, the authorities should reconsider this scheme. Particularly if targeted direct payments to farmers do not have the envisaged effects, a tax on nitrogen inputs, which recycles revenues to farmers on the basis of the nitrogen content of output (i.e. a tax on excess nitrogen input), could represent an administratively simpler means of attaining the desired improvement...

...two years, has not been reduced.

(4.) These are internal OECD calculations using the OECD Tax-Benefit Model.

(5.) The criteria are the following: average duration of job search of unemployed...

...other factors must also be taken into account when deciding on the introduction of this tax (Epiney and Gross, 2002).

(19.) Such a figure is equivalent to EUR 500 per tonne...

...Suisse, Bern. [www.dff.admin.ch/multilg/finanzmarkt.pdf](http://www.dff.admin.ch/multilg/finanzmarkt.pdf)

Annex I

Main features of the tax package

The tax reform put before Parliament in February 2001, and voted in June 2003, contains three parts:

--A reduction and change in income taxation

--A cut in taxation on financial transactions.

--A reform of housing taxation.

The main component of the tax package concerns household income taxation, which is set to be cut by CHF 1.3 billion (1/4 per cent...

...put at CHF 30 million, or 10 per cent of the total amount of the tax. These exemptions, which apply to foreign institutional investors and Swiss and foreign investment funds, were...

...companies. The third component of the reform provides for the abolition of rental values and taxation of housing, but keeps the deductions with respect to interest costs (for 10 years, with...

...upkeep expenses (for an unlimited period), while home ownership savings have been made exempt from tax. The cost of these measures is CHF 480 million as far as taxes received directly...

...comparison with the Federal Council's initial proposal, especially as regards the housing measures. The tax reform will however be the subject to a referendum, as a number of cantons consider...

...these administrations incurring further revenue losses put a CHF 1 billion. Moreover, the household income tax reform could lead to an additional decline by CHF 1 billion of cantonal resources, if...

...rejected, depending on the outcome of the popular vote. If adopted, the impact of the tax package on the Federal budget will probably not be felt until 2006. Also, the reduction in tax on real estate is expected to come into force in early 2008, leaving people sufficient time to adapt.

\* Under this procedure, the rate of taxation is calculated by adding spouses' incomes together and dividing them by 1.9, which eases...

...this figure and three times this figure, i.e. CHF 75 960. The rates to calculate the contributions vary in general between 7 and 18 per cent, depending on the age...

...75 690) of, in certain cases, those below the legal minimum (CHF 25 320). Because payments to occupational benefit plans are not taxable, this "supplementary" or "beyond-requirement" regime, which is not subject to the rigid conditions of the LPP, allows income to be shielded from tax. While employers are required to pay only half of these contributions, they are voluntarily paying...

...only by strictly medical considerations.

--For a given insurance fund, the insured pay the same premium whatever their age and sex. Premiums, which are paid individually, can however vary between funds...

...insured as a whole. Each insurer receives from of pays into an equalisation fund a contribution which depends on the differential between the average cost of the population he covers and...

...the number of days of hospitalisation, while doctors in private practice are remunerated on a payment -per-service basis.

--All insurers are bound by the obligation to contract, i.e. they...

...from the SL and establishes the upper price limits for all service providers in Switzerland. Calculation of the prices is based on a comparison of prices abroad in Germany, the Netherlands...certification and sponsoring of sports goods. \* On 4 May 1998 COMCO adopted a Communication on calculation formulas which specified the conditions justifying the use of such formulas by associations. In 2002...

...also widens the scope for action by general government, which benefits from a rise in tax revenue and an easing of debt service.

Clearly, an empirical exercise such as this provides...

...approved in the 2003 reform of the unemployment benefit system are the following:

--The basic contribution rate was reduced from 3 to 2.5 per cent on earnings up to CHF 106 800, while the "solidarity contribution" of wages between CHF 106 800 and 267 000 was decreased from 2 per cent to 1 per cent. In January 2004 the basic contribution will be further reduced to 2 per cent and the "solidarity contribution" will disappear. \*

--The minimum contribution period required to be entitled to receive the unemployment benefit (UB) was raised from 6...

...recent rise in unemployment), but it could rise quickly if the stagnation persists.

\* The solidarity contribution was raised from 1 to 2 per cent at the end of the 1990s to...1.2

Output gap, whole economy                      -0.5      -2.2      -2.0      -1.4

(1.) Contribution to GDP growth.

Source: OFS and OECD.

Table 6. Decomposition of potential output growth  
Annual...

...growth of the				
business sector	1.5	3.1	2.2	2.6
of which contribution				
of:				
Capital stock	0.8	0.9	1.0	0.9
Trend labour				
efficiency	0...			
...growth of the				
business sector	1.3	3.2	1.9	2.6
of which contribution				
of:				
Capital stock	0.8	0.9	0.9	0.9
Trend labour				
efficiency	0...			

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**Assessment and recommendations.(Canada's economic condition)**

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... attractive relative to social assistance, but "welfare traps" still exist. The introduction of the child tax benefit, which does not depend on work status, has significantly lowered disincentives to move off...

...experiment with such a programme for sole parents. However, the phasing out of in-work payments raises marginal effective tax rates, so any reforms should be part of a package that addresses the uncoordinated stacking...

...with the provinces and territories to examine claw-back rates and other elements of the tax and benefit systems. The package should also include stronger training and job-search requirements and...

...well as specific push or pull factors in certain professions (e.g. health-care workers, computer specialists). But with the net flow of university graduates still clearly positive, concern about a...

...programme review process, moving to accrual accounting and fixing the longstanding problem of an excessive premium rate on the EI scheme (partly by cutting the rate, partly by enriching benefits). It...

...budget left virtually no fiscal room over the next few years for further spending increases, tax cuts or debt reduction beyond what is already planned. Increased spending--especially on health care--and further small personal and corporate tax cuts leave the projected federal balance around zero (after setting aside the safety margin) until...

...institutional framework. Steps could include reform of primary care, using alternatives to fee-for-service payments for physicians once provider supply shortages have been resolved, adopting output-based funding mechanisms for...

...effectively by making more use of cost sharing mechanisms such as user charges and co-payments, so long as this does not compromise equality of access nor health outcomes. This will...

...emissions. Outside this sector, the government has ruled out the use of a uniform carbon tax linked to permit prices on world markets, which would have been an efficient way to...To boost the employment rate further the government should reduce disincentive effects arising from the tax and benefit systems by, for example, making greater use of in-work benefits and reintroducing...

...create greater room for the counter-cyclical use of monetary and fiscal policy. The 2001 tax cut--although already scheduled and enacted for structural rather than for counter-cyclical reasons--luckily...

...in the financial situation of the private sector. The current account of



the balance of payments , which had been almost continuously in deficit over the previous four decades (on average, by...

...since 1999, so for the first time in a long while the country's external asset position is improving. The turnaround reflected in part the earlier gradual exchange rate depreciation, but...higher by 2026 and 10 points higher by 2051 (Figure 10).

(FIGURE 10 OMITTED)

The contribution of immigrants to the economic welfare of Canadians cannot be assessed on the basis of...

...of adapting to the host society and are more likely to make a positive economic contribution . But this contribution will materialise only if the newcomers are effectively absorbed into the labour market. The experience...

...to provide high-quality public services at a cost that does not imply an excessive tax burden.

Canada has made more progress than most other OECD countries in dealing with the...

...and the incentives facing firms and individuals have been substantially improved through measures such as tax reform, the North American Free Trade Agreement, reducing and simplifying tariffs, clearing away barriers to...

...the most important: the majority of productivity growth occurs within firms, (5) with a smaller contribution from resource reallocation or differences in industrial structure.

A second conclusion from this research is...work; or a wage subsidy programme. In contrast, Quebec eased eligibility requirements by raising the asset limit for recipients. Other provinces introduced changes of varying importance, but several have simply streamlined...

...improvements to social assistance would be useful:

--Improving work incentives by reducing high marginal effective tax rates (METRs). Effective tax rates for someone moving from welfare to work can be high over some income ranges...

...paying job. The main culprit is the combined claw-backs of social assistance, the Child Tax Benefit and the GST sales tax credit. For example, for a Canadian family with two children, the effective tax rate rises from around 80 per cent to a peak of 85 per cent as...

...Canada is not alone in this problem; many other countries have high peaks in effective tax rates over certain income ranges. Another major, but hard to quantify, contributor to the "welfare..."

...lowering benefit levels can increase poverty. However, the National Child Benefit has made an important contribution to reducing the financial disincentives to leaving social assistance. Going forward, the federal government and...

...that extra money. This will include examining the claw-back rates from the Canada Child Tax Benefit as well as other elements of the tax and benefit structure. Improvements could be made at low cost through better co-ordination of...

...week without work (zero earnings) would not, because it would not count in the earnings calculation . Loosely speaking, the new rules ignore these weeks of low earnings ("small weeks").

However, a...2000). By 2000 the percentage of seniors living on less

than Statistics Canada's after- tax low-income cut-off had dropped to 7 per cent, a third of the 1980...

...per cent of average earnings. This component of the system is being prefunded by a contribution rate that, at 9.9 per cent of pensionable earnings, is 1 3/4 percentage...

...between 60 and 70, with age 65 as the normal age for pension eligibility; the payment rate is reduced for early retirees and increased for later retirees in order to maintain...

...from a fiscal point of view (Table 9). (20) The result is that the average payment would drop to 14 per cent of average earnings when expenditure peaks relative to GDP...

...income- tested supplement to the benefit affects saving incentives by lowering the net return to tax -deferred retirement saving, though this group may save little as, at present, public pensions replace...

...wage growth. The popularity of such plans for saving purposes arises from the deferral of tax contributions and investment earnings until benefits are drawn from the plan, which raises the net...

...the proportion of people in employment covered by such plans has eased back, and average contribution levels have fallen. Middle- and higher-income groups account for the bulk of private retirement...

...a married couple but by 50 per cent for a single person.

(FIGURE 17 OMITTED)

Disability insurance, included in the C/QPR represented a significant route by which individuals withdrew from the...

...status is now regularly reviewed and vocational retraining offered. Consequently, the incidence rate for the payment of disability insurance payments for men fell back to its 1970 level by 2000. The change in the disability...

...smaller number of longer-duration courses combined with a "use it or lose it" payroll tax -break for employer-based training. This diversity should be encouraged, provided there is enough information...

...course costs and living expenses exceed a student's personal resources, which includes a presumed contribution from parents. The repayment rate is chosen by the student, over and above a minimum...the policy reversal has put several projects on hold despite an offer of subsidies and tax breaks. The main danger of this bungled deregulation and re-regulation is that future attempts...

...and integrated

As in most countries, the Canadian government supports science in several ways, including tax incentives for industry, direct and indirect funding of university research and by maintaining its own...

...improving Canada's innovation outcomes. The government plans to have all of its grant and contribution programmes evaluated and new terms and conditions approved before March 2005.

R&D spending by...

...on the other hand, is very low despite having the OECD's second most generous tax break (Figure 19). It has also been highly concentrated,

with a single telecommunications firm accounting...case, it is not caused by a lack of financial incentives. A 20 per cent tax credit is available for eligible R&D spending by large firms and a refundable credit of 35 per cent for smaller companies. Provincial governments offer additional investment tax credits, typically worth 10-15 per cent of expenditures. It is not clear whether Canada is better off by having such a generous system. (37) International evidence suggests that tax incentives do not significantly alter corporate R&D strategies. They do not appear to encourage...

...that internal cash flow was a key determinant of R&D decisions and that the tax break improved cash flow.

Some environmental aspects of sustainable development

In the long run, productivity...Forest 2020") to maximise reductions associated with sinks.

The government has ruled out a carbon tax, which raises the possibility that the measures undertaken may be relatively costly. In the transport...

...of other costs, and so some increase could be justified if the component of this tax related to global warming was below the price of carbon permits. In other sectors, however, the absence of taxation leads to the adoption of a central-planning approach whose efficiency hinges on having accurate...

...stay within the agreed target. Outside this sector, the decision not to use a carbon tax but to rely on a series of regulatory command-and-control policies and voluntary initiatives...

...in genuine need of support. In particular, the government needs to address high marginal effective tax rates wherever possible, make more use of in-work benefits, re-instate experience rating for...

...who, by using their entrepreneurial skills and/or investing capital, will make a positive economic contribution. Hence the requirements in terms of capital invested and number of jobs created. In terms... source country--that

is, for example, if more educated workers receive a comparatively larger wage premium

- the more skilled will have a stronger incentive to move, and this will be

reflected...other public services. They pay taxes like other Canadians and are eligible for the same tax benefits. Eligibility for most services and benefits applies from when the permanent immigrant arrives. However...

...to the Canada or the Quebec Pension Plan, whose benefits are based on years of contribution, with no minimum number of years. Canada has agreements with more than 30 countries to...often been cited as an indication that Canada is suffering from a brain drain. Canadian tax filers who moved to the United States are more likely to come from the higher...

...States are mostly highly skilled, however, is probably self-selection, driven by the higher wage premium for more highly educated workers (as discussed in Box 3 above) and a less progressive tax system. Moreover, in the United States this wage premium increased substantially in the 1980s and the 1990s, while it remained virtually unchanged in Canada...

...more information about job opportunities travels northward than

southward across the border. And, fourth, personal tax rates are lower in the United States than in Canada, particularly for higher income brackets ...

...education and other social services, but it is doubtful that this fully offsets the higher tax rates from the point of view of those Canadian emigrants who are in the higher income brackets. In other words, because Canadian taxation and public spending involve a greater degree of income redistribution, they tend to reinforce the effect of the lower pre-tax reward to skills that characterises Canada's labour market.

The economic impact of migration  
There...

...discussed first.

Immigration contributes to population growth, but has a limited impact on ageing

The contribution of net immigration to Canadian population growth has risen steadily since the 1950s, mainly as...

...immigrants who choose self-employment (often alongside employed work), but not on entrepreneurs. Using longitudinal tax return data Li (2001) finds that the proportion of immigrants declaring self-employment income is ...

...should be unaffected. (74) But in the short term capital inflows can have effects on asset prices: for example, in Toronto and Vancouver foreign investment in real estate contributed to raise...

...the per-capita cost of investment required to maintain the existing infrastructure. This type of calculation yields rather small estimates of the potential gains. (78)

A specific type of efficiency gain...

...estimating the effects of immigrants on public finances. A first one is through a static calculation of the taxes paid and public goods, services and transfers received by foreign-born residents...

...was conducted by Akbari (1995), who made estimates for 1990. He concluded that immigrants' net contribution was positive, largely as a reflection of the relatively high income levels of earlier cohorts...

...average non-immigrant. For Canada, no studies of this type are available. This kind of calculation would in general give a positive estimate of the relative fiscal impact for those immigrants...25 years; about one-third of this gain was offset by lower per-capita income tax revenue and higher expenditure on immigrant-specific programmes. The net gains were found to be...

...with the more general deterioration in their economic performance. (84) Data on the total transfer payments received by recent immigrants as compared with their predecessors are consistent with this, although they...

...continue to require a constant emphasis on cost-effectiveness in the public sector, so that tax rates do not need to be raised to levels that would negatively affect economic performance...

...autumn, several private-sector forecasters produce detailed five-year fiscal projections based on status quo tax and spending policies. These are used as the basis for the Economic and Fiscal Update...

...has been spent towards year-end. This has frequently been done via an

arms-length trust or foundation (see below). On the positive side, this means that lower- priority budget proposals...

...the 1990s, although only Alberta has recorded a sizeable surplus. Since then, weak commodity prices, tax cuts and the aftermath of the Asian crisis have pushed British Columbia back into deficit...

...Alberta is considering dropping its rule); and several require a public referendum to approve major tax increases (Ontario, Alberta, Manitoba and the Yukon).

A short-term balanced-budget target  
The federal...

...fiscal planning approach was followed in the budget of February 2003, which made spending and taxation commitments worth around 1/2 per cent of GDP over the period 2002-03 to...

...to each province, the Canada Health and Social Transfer (CHST). The CHST consists of cash payments worth around 1.7 per cent of GDP in 2002, plus "tax points" worth another 1.5 percentage points. (87) It can be used to fund any...

...towards funding its economic and social priorities. Looking back over the whole period since 1998, tax and spending measures costing an average 3.3 per cent of GDP have been put in place (Table 28; Box 5). How these have been split between spending increases and tax cuts depends on whether tax expenditures are counted on the revenue or expenditure side; if treated as tax reductions, revenue measures account for around 1.8 per cent of GDP on average, while...

...research and scholarships for advanced-level tertiary students. On the revenue side, the five-year tax reduction plan has been particularly important, as has the reform of the child support system.

Managing fiscal pressures in the medium and long term

Box 5. Recent tax reduction initiatives

The federal government announced in 2000 a five-year tax reduction programme, and these reforms have been enriched in each budget since then. The impact...

...Table 29). The key measures have included:

- \* Restoring full price indexation to the personal income tax system.

- \* Cutting all personal tax rates as from 1 January 2001.

- \* Cutting the general corporate income tax rate from 28 per cent to 21 per cent by 2004, combined with various reductions in capital gains taxes.

- \* Increasing the child tax benefit. This has been the most significant tax expenditure initiative over recent years. By 2007, spending under this programme will have increased by...

...for children with disabilities, tied to the

national child benefit scheme.

- \* Eliminating the federal capital tax effective in 2004 for medium-sized companies and by 2008 for all companies. This tax was

levied on firms with more than C\$10 million of capital and was deeply...

...per annum by 2008, when

the policy is fully phased in. However, the similar capital tax levied on large financial institutions has not been eliminated.

- \* Reducing the corporate tax rate in the resource sector from 28 to 21 per cent from 2003 to 2007. This will bring that industry's tax rate into line with other sectors.

- \* Increasing the annual dollar limits for contributions to RPPs...

...provinces to spend on medical diagnostic technology, with the money being set aside in a trust fund to be drawn down over the next three years. The trust was set up near the end of 2002-03 and, consistent with government accounting policies...

...C\$2.5 billion for provinces to spend on health, placing that amount in a trust and "booking" it as an expenditure in the 2002-03 fiscal year with the funds...

...clear. There is no fiscal room over the next few years for further spending increases, tax cuts, or debt reduction beyond the economic prudence and the C\$3 billion a year...

...in 2003, up from 6 per cent in 1998. The Chief Actuary estimates that this contribution rate is sustainable. There is an additional safety net for people who have not accumulated...and paying taxes is likely to be partly offset by the net revenues from deferred-tax private pension plans (RRSPs and RPPs). At present, the government faces a net tax loss (or tax expenditure) of around 2 1/2 percentage points of GDP through these schemes in which...

...earnings are paid on withdrawal rather than at the time they are earned. This net tax loss (or expenditure) will decline in the future as withdrawals from those plans grow with...

...surpluses, if federal and provincial governments instead eliminate them through one-off spending increases or tax cuts, then the resulting debt path will be noticeably higher, troughing at around 25 per...

...are big risks associated with the current policy of devoting planning surpluses to spending or tax cuts rather than to paying down debt more quickly, especially as expenditure increases may be...

...disallowed. More precisely, federal cash transfers to provinces can be reduced if provinces allow private payments for publicly insured services; as a result, most provinces have enacted regulations to prohibit the...

...plans exist for defined populations (e.g. those in low incomes) and sometimes require co-payments

. Private insurance coverage is permitted for people not covered by provincial plans (frequently via an employment plan). Private insurance to cover provincial co- payments is permitted but very rare.

Residential long-term care and home care

\* Not covered by...

...for the services that are not included under the CHA, as user fees and co- payments are common, at least for the majority of the population. Hence, there is currently more...

...whether this occurs in practice. In any case, some form of capitation or salary-based payment --possibly mixed with fee for service--may be useful if provinces are to experiment with...

...reduce costs, but with the attendant loss of patient choice. The slow progress towards alternative payment systems is surprising, since two-thirds of doctors would prefer to be paid in some...of cost-sharing, as is done in many other countries. In principle, user fees, co- payments and deductibles can increase incentives to economise on usage of services. They can also reveal...

...insensitive to cost sharing, although measuring health outcomes is difficult (Box 7). While the private contribution to health spending (30 per cent) is already close to the OECD average, it consists of essentially no private payments for doctors' and hospital services combined with widespread insurance and out-of-pocket payments for everything else. It is far from obvious that this is the most efficient or...

...can be reduced by setting stop-loss ceilings on individual expenditure or by integrating co- payments with the tax system so that those on low incomes pay less. (102) An alternative approach in this...

...choice of a free system and one that could have broader coverage but include co- payments and aspects of capitation funding and managed care.

Box 7. The impact of user charges...

...no

benefits for the average patient from additional services received under a plan without co- payments. For poorer patients there was better control of blood pressure and vision problems, but they...

...budget. The government has also solved the long-standing problem of maintaining an excessive EI premium rate, partly by gradually reducing the premium rate and partly by enriching benefit levels. The major extension in recent years has been...

...one of the most generous schemes of its kind in the OECD.<sup>3</sup> On the premium side, the rate for employees will fall to 1.98 per cent in 2004, down...

...3

GDP at market price	1.6	2.4
Memorandum item:		
GDP per capita	..	..

(1.) Contribution to GDP volume growth.

Source: Statistics Canada.

Table 2. Short-term projections (1)

Percentage change...reflect more recent information.

(2.) Current prices.

(3.) Excluding nationalised industries and public corporations.

(4.) Contribution to GDP volume growth.

Source: OECD.

Table 3. Medium-term potential output growth (1)

Annual...

...growth	0.3	0.3	0.9	
From ICT producers (1995-2001)	..	..		(0.2)
Total contribution from ICT				
(ICT capital deepening + MFP of				
ICT producers) (1)	..	..		0.7

United States

1981...

...growth	0.9	0.9	1.4	
From ICT producers (1995-2001)	..	..		(0.6)
Total contribution from ICT				
(ICT capital deepening + MFP of				
ICT producers) (1)	..	..		1.6

United  
States  
minus...

...quality	0.0			
MFP growth		0.3		
From ICT producers (1995-2001)		(0.4)		
Total contribution from ICT				
(ICT capital deepening + MFP of				
ICT producers) (1)		0.9		

(1.) See Crawford...

...of manufacturing in Canada.

(2.) 1987-97 for sub-sectors of manufacturing in Canada.

(3.) Computer and office equipment are included in machinery in the United States and in electrical and...

...secondary education, respectively.

Source: OECD (2000a).

Table 8. Sources of income for the elderly

Pre- tax



	1980	1985	1990	1995	1999
Employment income	26.4	20.1	17.3	16.7...	

Luxembourg Income Study; OECD Labour Force Statistics; Scherer (2001).

Table 10. Defined benefit and defined contribution pension plans

	1989	1991	1993
Per cent of employees in sector			
Number of adherents			
Employment...			
...33.6			
Registered retirement saving plans			
Defined contributions	31.9	36.6	39.7
Average contribution C\$, 1997 prices			
Employment based registered pension plans			
Total	3 366	3 534	4 093...
...Registered retirement saving plans			
Defined contributions	42.5	44.7	42.7 41.4

Average contribution C\$, 1997 prices

Employment based registered pension plans	
Total	3 943 3 845 3 546...

particular government labs.

Continue to simplify the application process for the R&D tax credit.

Quickly implement the priority recommendations developed in the November 2002 National Summit...

New recommendation.

New recommendation.

...transactions

Reduce barriers to expansion of electronic commerce and tax issues by implementing the recommendations of the advisory groups on...

Progress is being made on a considerable number of the recommendations.

...Two committees will make

standards, and reduce the number of regulators.

recommendations in autumn 2003.

## TAXATION

In future tax measures, give priority first to corporate tax relief and then to personal tax along with reductions.

tax

The 2003 budget announced the gradual elimination of the corporate capital tax

further corporate and personal reductions.

Consider shifting the tax

base           The share of consumption taxes in  
from payroll, personal and           federal revenue should rise...

...budget but will  
added or consumption.           stay low by OECD standards.  
Phase-out the preferential tax  
Changes announced in budget 2003  
treatment of the resource sector.   will lead to a consistent tax  
  
treatment across resource projects  
  
and between the resource and other  
sectors by 2007.

#### PUBLIC EXPENDITURE...

...balance by           transfers. This may clarify the  
achieving consensus on the facts.   federal government's  
contribution  
  
to health care.  
Review the rate-setting process   The 2003 budget re-affirmed the  
for...

...required to meet           the review of the rate-setting  
programme objectives. Avoid moving   process. EI premium rates have  
the programme further from its   been reduced and are now close to  
insurance...13           0.17           0.13  
Teachers--except post-secondary   0.06           0.07           0.06  
Computer scientists           0.06           0.08           0.07  
Engineers           0.27           0.31           0.27  
Natural...

...38           0.49           0.35  
Teachers--except post-secondary   0.25           0.32           0.23  
Computer scientists           0.55           1.53           4.11  
Engineers           1.01           2.11           5.21  
Natural...

...Supplement, as well as Employment insurance,  
student assistance and other programmes. Data are based on tax  
returns  
connected to the IMDB database.

(2.) A household is defined as Canadian-born if...

...supplement           ..           0.2           0.3  
Increase RRSP limits           ..           0.1           0.2  
Eliminate federal capital tax  
..           0.1           0.4  
Other           ..           0.3           0.6  
Total spending and revenue initiatives   6...  
  
...0.0           0.0           0.0

(1.) These transfers were paid to a third-party trust but were  
accounted for in 2002-03.

Source: Finance Canada.

Table 28. Expected cumulative spending and tax

cuts, 1997-98 to 2004-05

Per cent of cumulative GDP over the period

		Tax	
expenditures counted as:		Tax reduction	Spending
Spending initiatives		1.5	1.8
Health and social transfer (CHST)		0.6...	
...Human capital: science and education	0.3		0.3
Other spending		0.5	0.8
Tax changes		1.8	1.5
General tax cuts		1.2	1.2
El premium reductions		0.3	0.3
Child tax benefit		0.2	..
Other tax expenditures		0.1	..
Total		3.3	3.3
Debt reduction			
C\$ billion per year		6...	
...of average GDP	0.6	0.6	

Source: Finance Canada.

Table 29. Five-year federal tax reduction plan Calendar years

	2001	2002	2003	2004
Per cent of GDP				
Personal income tax	1.3	1.4	1.5	1.8
Corporate tax	0.0	0.1	0.2	0.3
Employment insurance	0.2	0.2	0...	
...1.6	1.7	2.0	2.4	
	2001	2002	2003	2004
Per cent of tax base				
Personal income tax	15.2	15.7	17.3	19.8
Corporate tax	2.0	6.0	9.3	12.7
Employment insurance	11.9	13.3	17...	

22/3,K/9 (Item 4 from file: 148)

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**Social Security reform in the United States.**

Samwick, Andrew A.

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... subgroups of members of the Council devised plans with varying degrees of benefit cuts and tax increases. A common element of all the plans was to invest a portion of Social...

...that are projected to persist for over a decade. In a PAYGO system, current payroll tax revenue from workers goes to pay the benefits of current retirees. Those tax revenues cannot be diverted without finding an alternative mechanism to pay current beneficiaries. Alternatively, new ...

...definition have not been allocated to other projects, provide an ideal mechanism for easing the tax burden on the transition generation of workers who must maintain current payroll tax rates to provide for current retirees while prefunding a portion of their own future benefits...

...IRA) and 401(k) assets are today. When the individual reaches retirement age and withdraws payments from his PRA, the individual's Social Security benefit in that year would be reduced...

...and 40 percent in bonds), this plan would be sufficient to prevent the Social Security trust fund from being exhausted (as it would be in 2034 with the existing PAYGO system). It would permit the current 12.4 percent payroll tax rate to continue indefinitely without any increase.

Any plan to reform Social Security must be...

...facing Social Security as its long-term imbalance, rather than the projected date of a trust fund bankruptcy that is more commonly discussed. It then discusses the objectives that are appropriate...

...evolution of aggregate PRA deposits and withdrawals and their effects on the Social Security payouts, tax rates, and trust fund balances are reported. Estimates of the effects of the PRA program on national saving...

...forecasted income rate. The income rate reflects revenue received by the Old-Age, Survivors, and Disability Insurance (OASDI) trust funds due to the payroll tax of 12.4 percent and the income tax on current benefits. Income taxation on benefits currently generates an amount equal to 0.30 percent of taxable payroll, making the income rate 12.70 percent in 1999. In 2075, income taxation of benefits will generate 0.96 percent of payroll, resulting in an income rate of...

...2)

(Figure 1 ILLUSTRATION OMITTED)

The curve indicated by diamonds represents the cost rate or payments made by the Social Security system to beneficiaries. The cost rate in 1999 is 10...

...to rounding).(3) Unless the Social Security system is reformed before that time, the payroll tax would have to rise from 12.40 to 18.93 percent to pay all benefits...

...indicators of financial balance. The first is the "long-range actuarial balance" of the OASDI trust fund, which was -2.07 percent of payroll in the 1999 Trustees Report. This actuarial...

...if the income rate were increased immediately by 2.07 percentage points (through a payroll tax increase, for example) and maintained at the higher level for the next 75 years, the...

...with the financial crisis in Social Security is the projected year in

which the OASDI trust fund will be exhausted. In the 1999 Trustees Report, this was forecast to occur in 2034. The projected time path of the OASDI trust fund is graphed in Figure 2 as the hump-shaped curve indicated by diamonds (also reported in Table II.F17 of the Trustees Report). The real value of the trust fund peaks at \$2376 billion in 2018 (in constant 1999 dollars). It is later than...

...Social Security benefits. Between 2014 and 2034, it will "sell" the Treasury bonds in the trust fund back to itself. To pay itself, it will have to find new revenue (such...

...bonds to the public. Nothing of substance changes in 2034 beyond the change in 2014. Trust fund "assets" are simply an accounting convention: they do not represent a claim on real...

...2.19 percent reported in the 1998 Trustees Report. The date of bankruptcy in the trust fund was also two years later than the date of 2032 reported the previous year...

...retirement of the Baby Boom generation, the "long-run actuarial balance," and the date of trust fund exhaustion has distracted attention from the long-term financial imbalance. The problems confronting Social...

...fertility, lower productivity growth, and substantially lower mortality.(5)

Focusing on a notional date of Trust Fund bankruptcy or a 2.07 percentage point financing gap over 75 years dramatically understates the severity of the financial crisis in Social Security. Raising the payroll tax by 2.07 percentage points indefinitely and investing the proceeds at the rate of return forecast for Trust Fund assets would alleviate less than half of the open-ended ...problems have also generated suggestions for more substantial change, such as introducing an explicitly defined contribution portion of the plan.(6)

Two important themes must guide this debate and have been...

...as a function of lifetime earnings. In proposed systems based on PRAs or other defined contribution elements, workers with identical earnings histories may have different retirement incomes based on their individual ...

...investing it in corporate stocks and bonds rather than the portfolio of Treasuries in the trust fund. The plan uses the projected federal surpluses to fund the initial deposits into the PRAs. It eliminates the income tax cut that future generations might otherwise have received if the entire surplus had been used...

...to pay down the implicit debt that government would have had to finance with payroll tax increases on those same generations.

If using the unanticipated surplus to fund PRAs simply replaces...

...devote surplus revenues to Social Security reform, the additional forecasted revenues will be used for tax cuts or other government spending programs that will not increase national saving. The budget discussions...

...from the particular implementation discussed below. Many other plans involve more wholesale adoption of defined contribution (DC) arrangements. The principal advantage of the Two Percent Plan is that it stays true...current Social Security rules it closely approximates the basic time series of benefits, revenues, and trust fund assets predicted in the 1999 Social Security Trustees Report.

The unit of analysis in...

...generally have even lower administrative charges. The 5.9 percent return is net of the payment of corporate income and property taxes. Poterba (1998) estimates that the pretax return on capital...

...follow the Social Security Trustees in assuming that the real return on the Social Security trust fund will decline gradually from the current level to a 3.0 percent real interest rate in the future.

Because we are primarily interested in total benefit payments and not in their distribution by income and family type, we base our calculations on...

...family structures. Although we therefore cannot apply the actual Social Security benefit rules, we can calculate aggregate average benefits by attributing an implicit rate of return on the taxes paid by...

#### ...OF PRA DEPOSITS AND ANNUITIES ON SOCIAL SECURITY OUTLAYS

Year	PRA Deposits (1)	PRA Annuities (2)	PRA Annuities (3)	SS Outlay Reductions (4)	SS Trust Fund (5)
------	------------------------	-------------------------	-------------------------	--------------------------------	-------------------------

2000 74.27 0...7.03 percent of payroll reduces the amount that must be financed by the PAYGO tax by 0.74 percent of payroll. Over the remaining years of the forecast period, this differential remains above 0.5 percent of payroll.

The evolution of the Social Security trust fund itself is traced in column 5 of Table 1. In the early years, the trust fund grows because the sum of the income rate and the interest on the existing trust fund (at the 3 percent real rate projected by the Social Security Trustees) exceeds the...

...small in the early decades of the program. But by 2030, when the Social Security trust fund would be almost exhausted under current law, the 75 percent offsetting reductions have added a cumulative amount of \$730 billion (again at 1999 prices) to the trust fund. These net additions, plus the resulting increase in the trust fund's investment income, raise the trust fund in 2030 to \$1831 billion or 33.60 percent of taxable payroll.

Note that even with the reduced benefit outlays, the trust fund does decline from its peak in 2018. But the decline does not cause the trust fund to be exhausted because the reductions in Social Security outlays, shown in column 4 of Table 1, continue to grow in relative terms. This slows the decline of the trust fund and permits it to be a growing share of earnings in the long run while the PAYGO tax rate is maintained at 12.4 percent. The full evolution of the trust fund is shown in Figure 2. The two hump-shaped curves, denoted by diamonds and...

...Simulation Model (SSSIM) model, respectively. The curve that extends throughout the forecast period is the trust fund under the Two Percent Plan as projected by the SSSIM model.

National Saving and...

...of the PRA program, the government would use the projected budget surpluses to finance various tax cuts and spending increases, bringing the economy back to budget balance. If the government were...and 49.9 percent in 2040.

TABLE 2

PRA ASSETS, INCREASES IN GDP, AND CORPORATE TAX REVENUE

	PRA Assets		GDP Increase		Corporate Tax Increase	
Year	(1)	(2)	(3)	(4)	(5)	(6)

2010 1139.05 10.55 96.82...

...4) GDP increases are equal to 8.5 percent of the PRA assets.

(5) Corporate tax increases are equal to two percent of the PRA assets.

What is the impact of this asset accumulation on economic growth and GDP? An increase in PRA assets raises GDP because the...

...percent to the PRAs can be financed at least until that date without a payroll tax increase, a reduction in other government spending, or a budget deficit. Before considering what happens...

...program.

The federal government's share of that revenue could be used to finance the tax credits for the PRA deposits. To get a sense of the potential importance of this additional tax revenue, consider the implication of assuming that the federal corporate income tax collects 2 percentage points of this 8.5 percent. If so, the federal corporate tax will recover 23.5 percent of the 8.5 percent increase in GDP shown in...

...percent of GDP, enough to finance more than half of the cost of the PRA tax credits (equal to 0.80 percent of GDP); see columns 5 and 6 of Table 2. By 2030, the extra corporate tax revenue would be 0.75 percent of GDP, essentially enough to finance the entire cost of the PRA tax credits. After that year, the additional corporate tax revenue would be more than enough to finance the PRA tax credits and could be used to expand the size of the PRA programs, raising retirement incomes or to further reduce the required PAYGO tax rates.

#### Summary

The way the Two Percent Plan restores solvency to the Social Security system...

...The curve denoted by diamonds indicates the financing gap in the PAYGO system--when the trust fund is ...the offsets from PRAs exceed the annual actuarial deficits. Note that in Figure 2 the trust fund begins to grow again starting in this year. Prior to this year, the financing gap was covered by running down the extra assets in the trust fund due to the PRA offsets. By 2075, PRA offsets are 7.07 percent of...

...The last curve, denoted by triangles, is the excess of revenue from the corporate income tax collected on PRA assets less the two percent PRA contributions. It starts at -2 because...

...the same time, the PRAs eliminate the need to increase the 12.4 percent payroll tax in response to the aging of the population. The gross cost of the credits, approximately...

...surpluses currently projected by the Congressional Budget Office. By the year 2030, the additional corporate tax revenue that results from the enlarged capital stock financed by PRA assets would be able to finance fully these personal tax credits. During the intervening years (about 2015 to 2030), a reduction of other government spending...

...PRA program would not only increase retirement income but also stabilize the Social Security payroll tax. It would also cause a substantial increase in national saving and GDP.

COMPLICATIONS ASSOCIATED WITH...

...the president in his State of the Union proposal, have suggested that the Social Security trust fund can directly hold the shares. In brief, a portion of the Social Security trust fund would be used to purchase equities rather than government bonds. (15) An independent board...

...the shares? Third, would other government policies be altered based on the composition of the trust fund? For example, suppose that to avoid such conflicts, the trust fund was invested in an index fund and passively managed. Today, its largest holding would...

...first is that the TSP is formally organized with individual accounts--it is a defined contribution system, not a defined benefit system. It is modeled after private 401(k) plans and trust fund subject to careful oversight. But recall that this proposal is inadequate to address even...

...facilitate low-cost PRAs in two ways. The first is by establishing a clearinghouse for payments between funds and participants, as in the operation of the TSP. This centralizes the process...

...and efficient framework for keeping administrative costs low. Their system uses existing income and payroll tax reporting and filing mechanisms to transfer payments in and out of PRAs. There is no requirement, or even a reason, that the...

...to avoid that task. While a default plan may reintroduce problems of a centrally managed trust fund, the expectation is that all accounts will eventually have large enough balances to be...

...the burden they might impose on taxpayers and beneficiaries. In reforms that have explicitly defined contribution portions, such as the Advisory Council's (1996) PSA plan, the risk is borne by the account holders. In reforms that simply invest Trust Fund assets in equities, the risk is borne by future taxpayers who are still responsible...100 that the required funds exceed 6.92 percent of payroll. The excess corporate income tax revenue (shown in Figure 3) can defray some of the costs of the guarantee. If all of these incremental corporate tax revenues are used (when needed) to finance the guarantee, then in 2070, there is only...

...risk of investing in equities is based on option pricing techniques. Providing a guaranteed minimum payment from a PRA is analogous to providing the account holder with a put option--the...

...that is equal to the guaranteed amount. Smetters (1997, 1999) uses option pricing formulas to calculate the cost of the put option and shows that the cost of the guarantee is quite large. The different conclusions of the two approaches are a manifestation of the equity premium puzzle (see Mehra and Prescott, 1985). The equity premium is the excess return on stocks relative to riskless assets. The puzzle is why it...

...the guarantee, i, are large. Reconciling these competing views awaits the resolution of the equity premium puzzle.

Will PRAs Be Able To Pay Annuities?

An important feature of the current Social...

...not relevant for the Two Percent Plan.

Will PRAs Eliminate Redistribution?

By their nature, defined contribution plans such as PRAs build in less redistribution within and across generations than do defined... certainly be legislated away if it were made explicit. The vast



differentials in the effective tax rates between one-earner and two-earner couples (see Feldstein and Samwick, 1992) are an...

...the PRAs. It could make these contributions progressively. This is similar to levying a redistributive tax on contributions. If a redistributive tax were applied to PRA withdrawals, then the government could tax investment success within a generation. If some of that tax revenue were accumulated in the trust fund, then investment success across generations could be smoothed as well. Another alternative simply recognizes...

...existing systems for reporting and filing income and payroll taxes within the federal government. Directing payments to each participant's account requires only one additional piece of information on payroll tax forms--the identification number for the chosen investment manager. A clearinghouse could be established to...

...it addresses the entire financial crisis confronting Social Security. Under the Two Percent Plan, the trust fund is never exhausted and is growing at the end of the forecast period. The...

...was entered by hand; all correspondence was sent and delivered by mail; there was no computer-based financial infrastructure. Implementing Social Security under these conditions was hard; by comparison, implementing personal...a 50 percent expansion in the program relative to its current 12.40 percent payroll tax. A decision to use PRAs invested in private securities to finance that expansion is not...

...Report.

(4) See Kunkel (1999) for a discussion of the operations of the Social Security trust funds.

(5) Reasonable changes in the assumptions for these factors do not substantially change the...

...return.

(10) Geanakoplos, Mitchell, and Zeldes (1998) emphasize that these rates of return include the payment of the obligations of the PAYGO system. These rates of return cannot be directly compared...

...might require a minimum of, say, five years of deposits to avoid very small annual payments.

(12) In reality, the return on PRA accounts is uncertain and some individuals will earn...16) See, for example, testimony by Baronian (1999) regarding the State of Connecticut Retirement and Trust Funds' failed attempt to save jobs within the state.

(17) Note that this guarantee provides...

...indication of the cost of protecting the PRAs against risk is to consider the required contribution if the rate of return on PRAs were set equal to the current rate of...

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**22/3,K/10 (Item 5 from file: 148)**

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**Social security programs in the United States, 1993.**

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Winter, 1993

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WORD COUNT: 66606 LINE COUNT: 05444

TEXT:

...aid programs under the Social Security Act: the Social Security program (Old-Age, Survivors, and Disability Insurance ); Railroad Retirement; Public Employee Retirement; Unemployment Insurance; Workers' Compensation; State programs for Temporary Disability Insurance ; Medicare; Medicaid; Supplemental Security Income; Food Stamps; Aid to Families with Dependent Children; Supplemental Food...

...Low-Income Home Energy Assistance; General Assistance; Public and Other Subsidized Housing; and Earned Income Tax Credit. The poverty income guidelines for 1993 are also presented.

... Income Home Energy Assistance programs are available to individuals and families who are eligible for payments under the SSI or Aid to Families with Dependent Children (AFDC) programs and to those...

...degree under Medicaid, are handled by private organizations; insurance

protection for workers' compensation and temporary disability insurance benefits is underwritten in the private sector; and the States participate in the disability determination for Social Security benefits and SSI payments . A further reflection of the decentralization of policymaking is the fact that the various social...

...income-maintenance benefits in the form of employment-related pensions, group life insurance, and sickness payments . Private provisions are also significant in the areas of education and social services.

The dimensions...

...be delineated by three measures: the number of beneficiaries under the major programs, total benefit payments , and expenditures in various social welfare categories in relation to the gross domestic product (GDP...

...65 or older--were receiving benefits under the largest single program--Old-Age, Survivors, and Disability Insurance (OASDI). As of July 1, 1992, the Medicare program covered 31.6 million persons aged...

...Food Stamp program had 25.4 million participants in fiscal year 1992. Federally administered SSI payments in December 1992 were made to 5.6 million persons, of whom 2.1 million were aged 65 or older. Finally, AFDC payments were received by 14.0 million children and adults in 4.9 million families in December 1992.

Total benefit payments under these programs were disbursed as follows:

Total payments	
Program	[In billions]
OASDI .....	\$286.0 in 1992
Medicare .....	133.2 in 1992
Medicaid .....	114...

...State and local government expenditures that were 7.9 percent of GDP. Social insurance benefit payments , excluding Medicare, totaled \$406.8 billion; total spending for health and medical care, including Medicare...

...Title II of the Social Security Act created an Old-Age Reserve Account and authorized payments of old-age benefits from this account to eligible individuals upon attainment of age 65...

...children. In 1956, the scope of the program was broadened through the addition of the Disability Insurance program. Initially, benefits were provided for severely disabled workers aged 50-64 and for adults...

...18 who were children of deceased or retired workers.

Unemployment compensation, which provided temporary cash payments to the involuntarily unemployed, was conceived by the Committee on Economic Security as the "front...to those States with laws approved by the Social Security Board. By means of a tax offset, the act offered an inducement to the States to enact unemployment insurance programs, and...

...made contributions to that program to use some or all of those contributions for the payment of temporary disability insurance benefits. Three States took advantage of this provision; four other jurisdictions subsequently enacted temporary disability insurance laws without supplemental funds from the unemployment insurance program.

In the 1970's, a permanent...

...1991-93. The Federal Government pays for all benefits under EUC.

Old-Age, Survivors, and Disability Insurance

The national Old-age, Survivors, and Disability Insurance (OASDI)

program, popularly referred to as Social Security, is the largest income-maintenance program in...

...work in jobs covered by the system. Benefits were to be financed by a payroll tax paid by employees and their employers on wage and salary earnings up to \$3,000...were raised substantially, the wage base was increased, and a new schedule of gradually increasing tax rates was provided in the law. Coverage was broadened to include many jobs that previously...

...conditions) by providing that the 5 years of lowest earning would be dropped from the computation of average earnings. To assure that persons already covered by the program would not be...

...basic national social insurance system was significantly broadened in 1956 through the addition of the Disability Insurance (DI) program. Monthly cash benefits were provided for disabled workers aged 50-64 who had ...

...throughout this period, general benefit levels were increased to adjust for rising prices, and the tax rates and the applicable wage base were raised.

In the late 1960's, however, concern...normal retirement age (currently age 65).

The 1977 amendments made significant changes in the benefit computation provisions of the Social Security law. Under the 1972 amendments, future levels of initial benefits...

...changes ensured stable replacement rates over time. The 1977 amendments also provided for increases in tax rates and the wage base to improve the program's financial stability.

The 1980 disability...

...up rapidly by inflation while slow growth in wages and high unemployment held down payroll tax income to the system. The resulting short-term financing crisis, along with growing awareness of...

...Act included a number of changes to increase program revenues: The effective dates for scheduled tax rate increases in prior law for employees and employers were advanced, self-employment tax rates were permanently increased, and up to one-half of benefits for certain upper income beneficiaries were included in taxable income. Resulting revenues are appropriated to the OASI and DI Trust Funds. In addition, coverage was expanded to include Federal civilian employees hired after December 31 ...

...1984. These amendments established a medical improvement standard for determining if a beneficiary's disability payments should be terminated because he or she is no longer disabled.

In 1986, Congress eliminated...

...the definition of disability for disabled widow(er)s were liberalized, and old, little-used computation methods were consolidated and simplified. Some requirements involving service to the public and protection for...service is also used in calculating their benefits from the uniformed services. The Social Security trust funds are reimbursed from Federal general revenues to finance noncontributory wage credits.

#### Benefit Eligibility

Insured status.--To qualify for his or her own benefit payments and payments for eligible family members or survivors, a worker must have demonstrated labor-force attachment with...the month in which they attain age 70, beneficiaries are eligible to receive full benefit payments

regardless of their earnings. In the absence of this provision, some persons who work and...payable to persons who, without good cause, refuse vocational rehabilitation services made available to them. Payment may be made from the Social Security Trust Funds for the cost of providing vocational rehabilitation services to DI beneficiaries who are successfully ...

...a 3-month period of adjustment. The person thus receives a total of 12 benefit payments for months in which he or she works (9 months of trial-work period and...

...be discouraged from returning to work because their benefits could exceed their predisability net earnings.

Payment of cash benefits abroad and totalization agreements.--Benefits are generally payable to U.S. citizens...

...that has a social insurance or pension system of general applicability that provides for the payment of benefits to qualified U.S. citizens who are outside that country. Even if they...

...an alien living in a country in which the Department of the Treasury has suspended payments .

Through international totalization agreements, the U.S. Social Security system is coordinated with the systems...50 for workers whose earnings were at or above the maximum amount that counted for contribution and benefit purposes each year and who retire at age 65 in 1994. Beginning with...

...payable in the January checks) to reflect any increase in the CPI. (If Social Security trust fund reserves were to fall below certain levels, a different rule would apply. The amount...or survivor families. Table 2 shows the number of individuals receiving benefits and the average payment amounts for various benefit categories.

[TABULAR DATA 2 OMITTED]

Taxation of Benefits

The Social Security Amendments of 1983 provided that effective for taxable years ending...

...have lived with their spouses at any time during the year). For purposes of this computation , provisional income is defined as the sum of adjusted gross income (before Social Security and Railroad Retirement Tier I benefits are considered), plus certain nontaxable income, such as tax -exempt interest income, and one-half of Social Security and Railroad Retirement benefits. Beneficiaries whose...

...amount that applies to them are required to include as part of gross income for tax purposes one-half of their benefits or one-half of the difference between their provisional...taxes (which constitute the preponderant part of program revenues) are automatically deposited in two separate trust funds--the OASI Trust Fund and the DI Trust Fund. (The Hospital Insurance (HI) portion of the Medicare program is also financed in this...

...HI taxes effective for earnings received after December 31, 1993.)

The money received by the trust funds can be used only to pay the benefits and operating expenses of the program...

...Secretary of Health and Human Services, and two public members, is responsible for managing the trust funds and for making periodic reports to Congress.

In addition to the Social Security taxes paid by employees,

employers, and the self-employed, trust fund income includes amounts transferred from the general fund, and interest on invested assets of the funds. Revenues from the income tax on Social Security benefits derived from the provisions of the 1983 act are appropriated to the OASI and DI Trust Funds while revenues attributable to the increased portion of benefits taxable as a result of OBRA 1993 are credited to the HI Trust Fund. Transfers from the general funds include payments for gratuitous military service wage credits and for limited benefits to certain very old persons who qualify under special insured status requirements. Interest income on trust fund assets is derived from securities guaranteed by the U.S. Government, or in certain...

...federally sponsored agencies.

Based on 75-year actuarial forecasts, a schedule of current and future tax rates designed to produce sufficient revenues, together with other revenues, to finance the program over...

...collected is to be allocated to each of the Social Security programs. In 1994, OASDI tax rates are 6.2 percent each for the employee and employer and 12.4 percent for the self-employed. The Federal Disability Insurance Trust Fund is allocated a portion of these rates: 0.6 percent each for the employee...

...scheduled to increase to 0.71 and 1.42 percent, respectively.) Current and future scheduled tax rates are shown in table 3. Table 4 summarizes the status of the OASI and DI Trust Funds for selected years.

[TABULAR DATA 3 & 4 OMITTED]

Administration

The Secretary of Health and...

...the (1) collection of Social Security contributions, which is performed by the Internal Revenue Service ( IRS ) of the Department of the Treasury; (2) the preparation and mailing of benefit checks (or the payment of benefits through direct deposit into beneficiary bank accounts), which is also performed by the Department of the Treasury; and (3) the management and investment of the trust funds, which is supervised by the Secretary of the Treasury as Managing Trustee. The Social...

...Social Security every 4 years. The Council reviews the status of the OASDI and Medicare Trust Funds and makes recommendations on the scope of coverage, adequacy of benefits, and all other...

...Security taxes from their employees' paychecks and forward these amounts, along with an equal employer tax , to the IRS on a regular schedule. By the end of February, employers file wage reports (form W...

...to each employee during the preceding year. In turn, SSA shares this information with the IRS . Self-employed persons report their earnings for Social Security purposes and pay their Social Security contributions in connection with their income tax return. Information from self-employment income reports is sent by the Internal Revenue Service to Hospital Insurance benefits.)

Payment is certified by SSA to the Department of the Treasury, which, in turn, mails out...

...to produce a paper copy of the completed application for the claimant to sign. The computer systems are continually being updated, improved, and put to new uses, as new technology becomes available.

The Baltimore headquarters complex houses staff offices, a national computer center, disability operations, central records maintenance, and foreign claims operations. Data operations centers are located...

...in New York City; Philadelphia; Birmingham; Chicago; Kansas City (Missouri); and Richmond (California) certify benefit payments to the Department of the Treasury's Regional Disbursing Centers, maintain beneficiary records, review selected...

...adjudicate retirement and survivor insurance claims and help determine the amounts of benefits payable, forward Disability Insurance claims to cooperating State agencies (generally State vocational rehabilitation agencies) for a determination of disability...

...administrative expenses of the cash benefit program amounted to about 0.9 percent of benefit payments .

Unemployment insurance programs, through Federal and State cooperation, are designed to provide benefits to regularly...

...the adoption of this kind of system.

The Social Security Act, by means of a tax offset, provided an inducement to the States to enact unemployment insurance laws. A uniform national tax was imposed on the payrolls of industrial and commercial employers who employed 8 or more workers in 20 or more weeks in a calendar year. Employers who paid a tax to a State with an approved unemployment insurance law could credit (offset) up to 90 percent of the State tax against the national tax . Thus, employers in States without an unemployment insurance law would not have an advantage in...

...States with such a law because they would still be subject to the Federal payroll tax . Furthermore, their employees would not be eligible for benefits.

In addition, the Social Security Act...

...programs to meet certain requirements if employers are to receive their offset against the Federal tax and if the State is to receive Federal grants for administration. These requirements are intended...

...these requirements is that all contributions collected under State laws be deposited in the unemployment trust fund in the Department of the Treasury. The fund is invested as a whole, but...interest on investments are credited. A State may withdraw money from its account in the trust fund at any time, but only to pay benefits.<sup>2</sup> Thus, unlike the situation in the majority of States having workers' compensation and temporary disability insurance laws, unemployment insurance benefits are paid exclusively through a public fund. Private plans cannot be...

...and duration of benefits (except for certain Federal requirements concerning Federal-State Extended Benefits); the contribution rates (with limitations); and, in general, the eligibility requirements and disqualification provisions. The States also...

...of 1992. Originally, coverage had been limited to the employment covered by the Federal Unemployment Tax Act (FUTA), which relates primarily to industrial and commercial workers in private industry. However, several...

...and/or earnings in covered employment.<sup>(3)</sup> All workers whose employers contribute to or make payments in lieu of contributions to State unemployment funds, Federal civilian employees, and ex-servicemembers are ...the entire period of unemployment following the disqualifying act. Some States not only postpone the payment of benefits but also reduce the amount due the claimant in a given period of...

...unemployment insurance benefits when a claimant undergoes training in an

approved program.

The Federal Unemployment Tax Act also provides that no State can deny benefits to a claimant if he or...

...by the amount of the worker's compensation. Wages in lieu of notice or dismissal payments also disqualify a worker for benefits or reduce his or her weekly benefit in half...

...programs and programs for Federal employees and ex-servicemembers) was 3.3 million persons. Benefit payments under the regular programs totaled \$26.0 billion, of which \$25.2 billion was expended...

...unemployment under the Emergency Unemployment Compensation (EUC) program was 1.5 million persons, and benefit payments was \$13.5 billion. Under both the regular and emergency programs in 1992, benefit payments totaled \$39.5 billion. Under all State laws, the weekly benefit amount--that is, the...has earned less than a specified relatively small sum. All States also provide for the payment of reduced weekly benefits--partial payments --when earnings exceed the specified amount. In a majority of the States, this amount is...requirement).

EUC benefits are federally funded from the Extended Unemployment Compensation Account of the Unemployment Trust Fund. However, P.L. 102-164, as amended, contained several provisions for financing benefits in ...

...extending for one year (from 1995 through 1996) the 0.2 percentage point Federal Unemployment Tax Act surtax; making estimated tax payments conform more closely to a taxpayer's actual tax liability; making permanent the tax refund offset program for collecting non-tax debts owed to the Federal Government; and improving the collection provisions for Guaranteed Student Loans...1993, and no new emergency claims could be filed after that date. Also, no emergency payments could be made after June 19, 1993.

In mid-October 1992, 8 jurisdictions qualified for...

...Financing

Rather than funding EUC benefits from the Extended Unemployment Compensation Account of the Unemployment Trust Fund, benefits under P.L. 102-318 were financed from Federal general revenues by: (1) accelerating the estimated tax liability for large corporations; (2) providing tax withholding for pension plan distributions that are not rolled over to another pension plan, annuity...

...permanent Extended Benefits program, no State did so in part because the recession depleted their trust funds. Many State officials believed they could not afford the 50-percent State costs of...immigration sponsor of an alien SSI applicant are considered in determining eligibility and amount of payment. After allowance for the needs of the sponsoring his or her family, the remaining income...

...of 5 years, effective January 1, 1994, to October 1 1996.

Financing Provisions

The Unemployment Trust Fund in the Federal unified budget consists of 53 separate State program accounts and three...

...are three Federal accounts for administration, extended benefits, and loans to States. The Federal unemployment tax funds the accounts.

Effective January 1985, all employers who are covered by the Federal Unemployment Tax Act are charged a tax of 6.2 percent on the first \$7,000 annually of each workers' covered wages. However, employers do not pay the full amount because they may credit toward their Federal tax the



payroll tax contributions that they paid toward a State unemployment insurance program established by an approved law. The credit may also include any savings on the State tax achieved under an approved experience rating plan, as described below. The credit available to employers...

...repay general revenue advances made to repay the Federal share of extended benefits and EUC payments. This surcharge, enacted in 1976, was extended to December 31, 1996, by 1991 legislation, and...

...legislation. All States finance unemployment benefits almost completely through employer contributions. There is no Federal tax on employees, and only three States collect employee contributions. In January 1993, 39 jurisdictions had adopted tax bases higher than the \$7,000 Federal base.

Most States have a standard tax rate of 5.4 percent of taxable payroll. However, the actual tax paid by an employer generally depends on the employer's record of employment stability. All jurisdictions use this system, called experience rating. Under experience rating, an employer's State contribution rate is varied on the basis of his or her record of employment stability, measured...

...some States, benefits paid after a disqualification are not charged to any employer's account.

Contribution rates may also be modified according to the current balance of each State's Unemployment Insurance Trust Fund. When the balance falls below a specified level, rates are raised. In some States, it is possible for employer with a good experience rating to be assigned a tax rate as low as zero percent; the maximum in one State is 10.5 percent.

In 1992, the estimated national average employer contribution rate actually paid was 2.2 percent of taxable payroll, or 0.8 percent of total wages in covered work. The average contribution rate varied widely by State, however. The percent of State taxable payroll ranged from 0...

...State unemployment taxes on the same basis as other employers.

Several States collect a supplementary tax for the administration of the unemployment insurance laws because funds appropriated each year by Congress out of the proceeds of the earmarked Federal unemployment tax for the "proper and efficient administration" of the Federal-state program have not proved adequate...

...unemployment insurance programs, while the Federal Government finances the cost of administration. State unemployment insurance tax collections are used solely for the payment of benefits. Federal unemployment insurance tax collections are used to finance expenses deemed necessary for proper and efficient administration of State...

...laws, which conform to the provisions of the Social Security Act and the Federal Unemployment Tax Act; and to make repayable advances to States when needed to pay benefit costs. Funds used for benefit payments may not be used for any program administration costs, nor for training, job search, or job relocation payments. Disaster Unemployment Assistance (DUA) is paid out of funds provided by the Federal Emergency Management...

...Armed Forces) are paid out of the Federal Employees Compensation Account (FECA) in the Unemployment Trust Fund, subject to reimbursement by the former employing agency.

Federal regulations do not specify the...

...Department of the Treasury collects FUTA taxes, and the Treasury also maintains the Unemployment Insurance Trust Fund. The Unemployment Insurance Service ascertains each year whether State programs conform with

Federal requirements...

...a biweekly basis in most States.

All the States have adopted interstate agreements for the payment of benefits to workers who move across State lines. They also have made special wage...and operated system. Table 6 shows total workers' compensation benefits paid, including Federal black lung payments, by type of insurer for selected years. Also shown are the amounts for medical care...

...Types and Amounts of Benefits

The benefits provided under workers' compensation include periodic cash payments and medical services to the worker during a period of disablement, and death and funeral...in some cases, provide inadequate protection to disabled workers, especially where lump-sum agreements prevent payment of future benefits (particularly for medical care) when the same disabling condition recurs. In many...

...whose disabilities continue for a specified time--ranging from 4 days to 6 weeks--the payment of benefits is retroactive to the date of injury.

Temporary and permanent total disability.--A...

...the maximum period for which benefits are payable. It also shows the minimum and maximum payments per week, as well as the total maximum amounts when these are expressly stated in...

...and if the possibility exists for further improvement with medical treatment. But 17 programs specify payment of benefits only up to a maximum number of weeks, a maximum monetary total, or both.

If the total injury appears to be permanent, 44 programs provide for the payment of weekly benefits for life or the entire period of disability. A few programs reduce the weekly benefit amount after a specified period, or they provide discretionary payments after a specified time. Among the 9 programs where permanent total disability benefits are limited...

...or both, the periods range from 260 weeks to 700 weeks. Some programs provide additional payments for an attendant if one is required.

In 9 States, injured persons who are compensated...

...or permanent total disability receive additional benefits for dependents. In two of these programs, such payments are made in case of temporary disability only, and in two others these allowances are...

...permanent disability. The effect of these allowances in general is to increase the maximum weekly payments that a disabled worker receives. Under a few programs, however, the additional allowances are limited...

...earning power. For nonschedule injuries, the compensation is usually the percentage of the total disability payment that corresponds to the percentage of wage loss or reduction in earning capacity--that is...

...impairment. Under 35 programs, there are limitations on the maximum amounts and/or periods of payment ranging from 200 weeks to 1,000 weeks, and amounts ranging from \$12,000 to...including those covering Federal employees and longshore and harbor workers, provide weekly or monthly death payments to the spouse for life or until remarriage (regardless of the spouse's age at the death of the worker). All programs provide payments to children until age 18 or later if they are incapacitated or are students. Under...

...from \$65,000 to \$250,000 (\$16,500 in the Virgin Islands). Under 16 programs, payments are limited to a specific period, ranging from 6 years to 20 years (sometimes reduced...

...provisions for lump sums payable to widows who remarry and thereby become disqualified for periodic payments. In all the compensation acts, provision is made for payment of burial expenses subject to a specified maximum amount that ranges from \$700 to \$6,000. The median State maximum payment is \$3,000. States pay these amounts regardless of the availability of monthly survivor benefits...

...workers may be eligible for cash benefits under both workers' compensation and the Social Security Disability Insurance (DI) program. The 1965 Amendments to the Social Security Act provide for a reduction in Social Security payments so that total benefits under both programs do not exceed the higher of 80 percent...

...workers' compensation offset--that is, if the workers' compensation benefit is reduced to offset concurrent payment of a DI benefit to the disabled worker. Presently, 13 States have such provisions. However...

...of that industry, sometimes modified by experience rating. In industries characterized primarily by clerical operations, premium or "manual" rates may be less than 0.1 percent of payroll; in very hazardous occupations, the rates may exceed 20 percent.

The premium rate employer pays in a given State, compared with the premium rate for the same industrial classification in another State, also reflects the level of benefits fund, or through self-insurance--and the proportion of the employer premium assigned to acquisition costs and costs for services and general administration. Nationally, it is estimated ...

...agencies are expected to exercise supervisory, adjudicative, and enforcement powers to ensure prompt and continued payment of obligations and to secure compliance with the laws. This activity is often carried out ...

...carrier, when notified of the injury, is required to take the initiative to begin the payment of compensation to the worker or his or her dependents. The injured worker does not...

...are settled by agreement among the employing firm, its insurance carrier, and the worker before payments start. Further, the agreement must be approved by the administrative agency under a few of...

...services necessary to restore their ability to perform a job.

In most of the acts, payments for items such as food, lodging, and travel are provided to facilitate the vocational rehabilitation of the worker. Under some laws, these payments are provided through the extension of the period for which regular compensation is payable; under others, they are in addition to the payment of indemnity benefits, with time limitations in some cases.

In addition to any special rehabilitation...sufficiently to meet Federal standards, Congress in 1977 amended the act to provide an industry trust fund that, starting in 1978, began paying benefits for cases in which no responsible coal mine operator could be identified. The Government-administered trust fund was financed by an excise tax on coal taken from mines.

At the same time, coverage and eligibility under the program...

...than child) or how long ago the miner's disability began or death

occurred. Benefit payments are reduced on a dollar-for-dollar basis if the beneficiary is also receiving payments for disability (due to black lung) under a State workers' compensation program or is receiving benefits under a State unemployment insurance or disability insurance program based on the miner's disability. Benefits paid to miners and dependents (except widows...

...Security program's annual retirement earnings test. Black lung benefits are not considered workers' compensation payments for purposes of applying the workers' compensation offset provisions contained in the Social Security DI...

...reduced due to receipt of DI benefits.

During calendar year 1991, total black lung benefit payments amounted to 1.4 billion, of which \$0.8 billion was made through the part...

...0.6 billion was made through the Department of Labor. About three-fifths of the payments were made to miners and their dependents; the remainder was paid to survivors. These payments include \$117 million in medical benefits.

Financing and administration.--The original part of the Black...

...paid through Department of Labor auspices, as well as administrative costs, are financed by a trust fund established in the 1977 amendments.

The Government-administered trust fund is financed by an excise tax on coal taken from the mines. Currently, this tax remains as enacted in 1981: The lesser of \$1 per ton of coal from underground...

...insufficient to pay claims.

Because of the growing interest charges on the debt that the trust fund has already incurred, it is anticipated that further corrective legislation will be needed to...1996, or after all principal and interest owed to the Treasury have been paid.

Temporary Disability Insurance or Cash Sickness Insurance

Five States, Puerto Rico, and the railroad industry have social insurance...

...of wages caused by temporary nonoccupational disability or maternity. These programs are known as temporary disability insurance because payments have a durational limit. Private arrangements for similar kinds of insurance are more widespread.

Federal law does not provide for a Federal-State system of disability insurance comparable to the Federal-State system of unemployment insurance. However, the Federal Unemployment Tax Act was amended in 1946 to permit States where employees made contributions under the unemployment insurance program to use some or all of these contributions for the payment of disability benefits (but not for administration). Three of the nine States that could have benefited by this provision for initial funding for temporary disability insurance took advantage of it: California, New Jersey, and Rhode Island. Four other jurisdictions enacted temporary disability insurance laws without any supplemental funds from the unemployment insurance system.

In addition, workers in States that do not have compulsory temporary disability insurance laws are often protected by their employers or unions through group disability insurance or formal paid sickleave plans established through collective bargaining or the employers' initiative. Workers in States that have temporary disability insurance provisions may also have similar coverage. Some workers also secure a measure of protection by...

...is estimated that in 1991, through voluntary and government mandated

coverage--that is, temporary disability insurance --about two-thirds of the Nation's wage and salary workers in private employment had...

...replacement benefits (including formal sick leave), of which \$2.8 billion was paid under temporary disability insurance laws.

#### Coverage

Some 21.2 million employees, or 22 percent of the country's wage and salary labor force in private industry, were covered in 1991 by temporary disability insurance laws. The first State law was enacted by Rhode Island in 1942, followed by legislation...

...Puerto Rico and Hawaii passed laws in 1968 and 1969, respectively.

The five State temporary disability insurance laws and the Puerto Rico law cover most commercial and industrial wage and salary workers...

...voluntary basis. Workers employed by railroads, railroad associations, and railroad unions are covered by temporary disability insurance under the national system included in the Railroad Unemployment Insurance Act.

The laws generally permit...

...on prayer or spiritual means for healing to elect not to be covered by the contribution and benefit provisions of the law. Other than for this type of minor exception, the...

...are similar to an employer-liability law because they require employers to provide their own disability insurance plans for their workers--by setting up an approved self-insurance plan, by an agreement...

...State Insurance Fund which is a quasi-public competitive carrier that writes insurance on a premium-paying basis. Both Hawaii and New York operate special funds to pay benefits to workers...

...unemployed or whose employers have failed to provide the required protection. In other jurisdictions, benefit payments for the disabled unemployed are made from the regular State operated funds.

In 1991, private...New York. The laws in Hawaii, New Jersey, New York, and Puerto Rico also deny payments for periods of disability because of willfully self-inflicted injuries or injuries sustained in the performance of illegal acts. Puerto Rico also denies payments to victims of automobile accidents who are covered under other laws. All the laws pay ...

...except when the abortion was performed for medical reasons.)

Disqualifying income.--All the laws restrict payment of disability benefits when the claimant is also receiving workers' compensation payments. Further, New York does not pay benefits for employment-related disability, even if workers' compensation...

...work disabilities. California and the railroad program will pay the difference if the temporary disability payment is larger than the workers' compensation benefit (and, in the case of the railroad program...

...insurance programs as well).

The laws differ with respect to the treatment of sick-leave payments. Rhode Island pays disability benefits in full even though the claimant draws wage-continuation payments. New York deducts from the benefits any payment from the employer or from a fund contributed to by the employer, except for benefits...

...for which he or she receives unemployment benefits. The New Jersey law

deducts from disability payments the amount of any pension received if the pension was contributed to by the claimant...

...preceding the disability claim. aim.

#### Types and Amounts of Benefits

In all seven temporary disability insurance systems, as with unemployment insurance in the United States, weekly benefit amounts are related to...

...7 consecutive days of disability (4 days for railroad workers) is generally required before the payment of benefits for subsequent weeks. The waiting period, however, applies only to the first sickness...

...compensable after benefits have been paid for 3 consecutive weeks. In each of the temporary disability insurance programs, a worker may be paid benefits on a prorated basis for partial weeks of...requiring employees to pay higher premiums for private plan coverage.

In 1991, the average payment for a week of disability in Puerto Rico was \$74 under the publicly operated fund...

...not contribute. The State-operated plan in Rhode Island is financed through an employee payroll tax of 1.3 percent on a worker's wage up to a taxable wage base of \$38,000. Railroad employers pay a joint unemployment insurance/temporary disability insurance contribution on wages of up to \$810 a month per employee. The contribution is the same for all employers but can vary each year from 0.65 percent...

...no more than 1.2 percent and no less than 0.1 percent of payroll tax. Self-employed persons who have elected coverage contribute at a rate of 1.25 percent...

...employment earnings. In New Jersey, the State plan for employed workers is financed by a tax of 0.5 percent of covered wages of up to \$12,000 a year paid by employees and a corresponding tax of 0.5 percent for employers. However, the 0.5 percent employer tax rate may be modified to vary between 0.1 percent and 1.1 percent of...will not be borne exclusively by the public funds.

#### Administration

Five of the seven temporary disability insurance programs are administered by the same agency that administers unemployment insurance. Under these five programs...

...costs for the Department of Defense and for veterans accounted for 8 percent; workers' compensation payments for 6 percent; and various public health expenditures, medical research, and construction of medical facilities...The resulting legislation, for the first time, permitted Federal participation in the financing of State payments made directly to the providers of medical care for costs incurred by public assistance recipients. Such cost-sharing initially remained subject to the maximum monthly individual payment amount for which Federal matching was available. Legislation in 1956 and 1958 significantly increased Federal sharing in the payment for medical costs of public assistance recipients. The increase resulted from liberalized reimbursement formulas under which the maximum payment amount subject to Federal matching was defined in terms of average State expenditures per recipient. As a result, high medical vendor payments in a given amount for some recipients became eligible for Federal cost-sharing as long as the payments were offset by zero or low payments for other recipients within the State.

The aged population was also perceived as requiring special...

...including Medical Assistance to the Aged (MAA)--and increased Federal cost-sharing in medical vendor payments for aged public assistance recipients. The MAA legislation provided Federal matching grants to the States...

...1962, the States were permitted to extend the increased Federal cost-sharing in medical vendor payments to blind and disabled assistance recipients.

In 1965, following a lengthy national debate, Congress passed...

...the HI program and is funded through premiums from participating persons and a matching Federal contribution from general revenues.

The 1965 legislation also created Medicaid (Grants to States for Medical Assistance...

...as title XIX of the Social Security Act. The Medicaid program replaced both medical vendor payments to public assistance recipients and the MAA program for medically needy persons aged 65 or...

...rules.

Under Medicaid, the States were required to extend coverage to recipients of income-support payments -aid to Families with Dependent Children, Oldage Assistance, Aid to the Blind, and Aid to...

...or Railroad Retirement benefits, and to certain persons with end-stage renal (kidney) disease.

The Tax Equity and Fiscal Responsibility Act (TEFRA) of 1982 provided hospice care to Medicare Part A beneficiaries who were terminally ill. The Social Security Amendments of 1983 introduced a prospective payment system for Medicare reimbursement of inpatient hospital services in an attempt to control rising hospital...first broad coverage of outpatient prescription drugs. These benefits were to be financed by a premium increase and a new income-related supplemental premium to be paid by individuals eligible for Medicare Part A. The Medicare catastrophic Coverage Repeat...

...of 1988. One of the provisions requires State Medicaid programs to pay for the Medicare premium, deductibles, and coinsurance for aged, blind, and disabled "qualified Medicare beneficiaries"--in 1991, those with...

...enrolled for Medicare Part A, and 33.9 million under Medicare Part B. Medicare benefit payments for 1992 totaled \$133.2 billion, of which HI accounted for \$83.9 billion and...

...OMITTED]

Hospital Insurance

Individuals eligible for Social Security or Railroad Retirement benefits are eligible for premium-free HI benefits when they reach age 65, whether they have claimed monthly benefits or...

...have 5 consecutive years of residence and the required covered quarters under these provisions.)

The Tax Equity and Fiscal Responsibility Act of 1982 required that as of January 1983, Federal employees...

...and otherwise ineligible for HI have been permitted to enroll voluntarily and pay a monthly premium for HI protection if enrolled for SMI.

Benefits provided.--Under the HI program, beneficiaries receive...

...semiprivate

accommodations, operating room, laboratory procedures and X-rays, drugs and biologicals, nursing services (no payments are made for private duty nursing), therapy services, and services of interns and residents-in...in an institution or section of a hospital that qualifies as a skilled-nursing facility.

Payment for up to 100 days of care per benefit period is covered with no coinsurance...

...condition other than the terminal illness.

Financing and administration. -- Hospital insurance is financed by a tax on earnings that is separate from the tax used to finance Old-Age, Survivors, and Disability Insurance (OASDI) benefits. Before January 1, 1991, OASDI and HI taxes were applied to the same...

...the dollar limit on wages and self-employment income subject to HI taxes. The HI contribution rate of 1.45 percent applies equally to employers and employees. The rate for the...

...of 2.9 percent.(4) The income is channeled into a separate Federal Hospital Insurance Trust Fund established on a basis similar to that of the Federal Old-Age and Survivors Insurance and Disability Insurance Trust Funds. All HI benefits and administrative costs are paid from this trust fund. Under a special provision, the HI Trust Fund is reimbursed from general revenues for the cost of providing HI coverage for certain...

...nursing facilities nominate a fiscal intermediary to process claims for HI benefits and to make payment settlements. The intermediaries are assigned by HCFA on a regional basis. Both Blue Cross/Blue...

...controls;

- \* safeguarding against fraud and abuse or excess use;
- \* conducting reviews and audits;
- \* making the payments to providers for services, and;
- \* assisting both providers and beneficiaries as needed.

Skilled-nursing facilities...of reasonable costs, subject to certain monetary limits. Most hospitals are paid under a prospective payment system with rates set in advance and related to the patient's diagnosis. Hospices are paid prospectively set rates based on the level of care.

Ordinarily, payments are made only for services provided in the 50 States, the District of Columbia, Puerto...

...standards of quality are being met, and reviewing the appropriateness of care for which additional payment is sought for extraordinarily costly cases. To receive Medicare payments, each hospital must have an agreement with a PRO.

Supplementary Medical Insurance  
A person is...

...enroll in the SMI (Part B) program on a voluntary basis by paying a monthly premium, if he or she is:

- (1) Entitled to premium-free hospital insurance protection; or
- (2) Age 65 or older, a resident of the



United...

...are required of beneficiaries, which include: one annual deductible (now \$100); the monthly premiums; coinsurance payments for Part B services (usually 20 percent of allowable charges); a blood deductible; charges above the Medicare allowed charge (for claims not on assignment); and payment for any services that are not covered by Medicare.

For 1994, enrolled individuals pay a monthly premium of \$41.10, which is deducted from their Social Security benefit, Railroad Retirement annuity, or...

...Service Retirement annuity. Enrollees not yet receiving their benefits are billed quarterly. Each year the premium rate is adjusted. SMI costs not covered by premiums are financed from general revenues (72 percent of SMI Trust Fund income in 1992). Individuals may either pay the premium or be eligible to have the State social service or medical assistance agency pay the premium on their behalf.

Persons may terminate their enrollment in the SMI program at any time by filing a notice with SSA. If persons withdraw before coverage starts, there is no premium liability. However, the premium rate is increased by 10 percent for each full year out of the program for persons who do not enroll as soon as they are eligible. (Special waivers of the premium surcharge are available to employees or spouses who continue coverage under an employer-health insurance plan.) Enrollment may also be terminated for failure to pay the premium.

Benefits provided. -- The SMI program covers the following services and supplies:

- \* Physicians' and surgeons' services...

...mental health treatment services, the beneficiary is liable for 50 percent of the approved charges.

Payments for SMI covered services are made on either a cost or a charge basis. If payments are on a cost basis (to some providers of services), the intermediary must ascertain the reasonable cost. If the payments are on a charge basis (to physicians or others furnishing individual services), the carrier must...

...reimbursed on the basis of fee schedules and limitations are placed on certain other services.

Payment for physicians' services and other services reimbursed on a charge basis is made in one ...thereafter. Alternatively, the physician or supplier may accept assignment and submit a claim directly for payment, agreeing to accept the carrier's determination for reasonable charges as the full fee for...

...product of the procedure's relative value, a conversion factor, and a geographic adjustment factor. Payments are based on the lower of the actual charge and the fee schedule amount. For...

...area.

Financing and administration. -- The SMI program is financed through the Federal Supplementary Medical Insurance Trust Fund, into which are placed the premiums paid by enrollees and the amount paid by...

...by physicians and other health care providers. Carriers perform specific functions such as determining allowable payments; holding, disbursing, and accounting for funds; assisting in the application of safeguards against unnecessary utilization...1993. Various provisions were designed to restrain Medicare cost increases, increase contributions to the HI Trust Fund, and make changes in Medicare Part A and Part B premiums. Following

are some of the highlights of the new legislation.

#### Restraints on Costs

Prospective payment system (PPS) hospital update. -- Payments to urban hospitals under the PPS will be updated by the increase in the market ...

...year 1996, and by market basket minus 0.5 percentage point for fiscal year 1997. Payments to rural hospitals will be updated by the increase in the market basket minus 1...

...equal to the percentage increase in the hospital market basket.

Physicians' services. -- Under prior law, payments for services covered under Part B are generally updated each year by an inflation index ...

...to skilled-nursing facilities, hospices, laboratory services, anesthesia care teams, and other services and expense computation

#### Tax Increase

Repeal of the Health Insurance wage base cap. -- OBRA 93 repealed the dollars limit on wages and self-employed income subject to the Medicare HI tax. This provision became effective for wages and self-employment income received after December 31, 1993.

#### Premiums

Reduction in the Part A premium. -- The legislation reduces Part A premiums on a phased-in basis for individuals and their...

...apply to those beneficiaries who are not eligible for Social Security or Railroad Retirement benefits.) Premium reductions begin at 25 percent in fiscal year 1994 and increase by 5 percentage points...

...years. Beginning in fiscal year 1998, the reduction would remain at 45 percent.

Part B premium. -- From 1984 through 1990, the Part B premium was set to 25 percent of the program costs for aged beneficiaries. The remaining 75 percent was covered by general revenues. OBRA 90 established the monthly Part B premium in statute through 1995 to cover 25 percent of program costs as follows: \$29.90...

...and \$46.10 in 1995. OBRA 93 extends the provision requiring that the Part B premium cover 25 percent of program costs in 1996, 1997, and 1998.

#### Miscellaneous

Expansion of physician... (2) determines the type, amount, duration, and scope of services; (3) sets the rate of payment for services; and (4) administers its own program. Thus, the Medicaid program varies considerably from...

...Federal and \$48.6 billion in State funds), plus administrative costs. This amount includes vendor payments of \$91.5 billion; payments for premiums (for example, health maintenance organizations (HMO's) and Medicare) of almost \$6 billion; and payments to disproportionate share hospitals (special payments to certain hospitals with a large proportion of low-income and Medicaid patients) of nearly \$17 billion. These latter payments have grown considerably in recently years.

#### Eligibility

States generally have broad discretion in determining which...

...are required to provide Medicaid coverage for most individuals who receive federally assisted income-maintenance payments, as well as for related groups not receiving cash payments. The following are the mandatory Medicaid eligibility groups:

- \* Recipients of Aid to families with Dependent...

...Medicaid for a period of time.

Examples are (1) persons who lose AFDC or SSI payments due to earnings from work or increased Social Security benefits; and (2) two-parent, unemployed...

...limits;

- \* Persons receiving care under home and community-based waivers;
- \* Persons receiving only State supplementary SSI payments ; and
- \* "Medically needy" (MN) persons (described below).

The option to have a medically needy program...providers of health care. States may provide and pay for Medicaid services through various pre-payment arrangements, such as an HMO. In general, States are required to provide comparable services to...

...a

part of respite care, they may not provide room and board for such recipients).

Payment for Services

Medicaid operates is a vendor payment program, with payments made directly to the providers. Providers participating in Medicaid must accept the Medicaid reimbursement level as payment in full. Each State has broad discretion in determining (within federally imposed upper limits and...

...the reimbursement methodology and resulting rate for services, with two exceptions: (1) for institutional services, payment may not exceed amounts that would be paid under Medicare payment rates; and (2) for hospice care services, they must pay providers no less than Medicare rates.

States may impose nominal deductibles, coinsurance, or co- payments on some Medicaid recipients for certain services. Certain Medicaid recipients must be excluded from this...

...categorically needy HMO enrollees. Emergency services and family planning services must be exempt from co- payments for all recipients.

The amount of total Federal outlays for Medicaid has no set limit...

...services are available to the general population in that geographic area. Also, States must augment payment to qualified hospitals that provide inpatient services to a disproportionate number of Medicaid recipients and...

...Social Security or Railroad Retirement, coverage for HI is automatic. Coverage for SMI, however, requires payment of a monthly premium .

The State Medicaid agency may pay SMI premiums for Medicaid recipients entitled to Medicare. This...

...eligible for Medicaid but who do receive some help through the State Medicaid program's payment of part or all of the person's Medicare premiums and cost-sharing expenses.

Qualified...

...return to work are allowed to purchase Medicare HI and SMI coverage. However, the HI premium must be paid by the State Medicaid program for

those disabled working persons with incomes...

...are required to pay only the SMI premiums. If a person is a Medicare beneficiary, payments for any services covered by Medicare is paid by the Medicare program before any payments are made by the Medicaid program. Medicaid is always the "payer of last resort."

Trends...

...provided. Continued growth in Medicaid expenditures seems primarily due to:

- \* The increases in rates of payments to ...or severely injured persons alive and in need of continuing very expensive care.

Total 1992 payments by Medicaid averaged \$2,937 per recipient (table 9). Many Medicaid recipients require relatively small expenditures per person per year. For example, preliminary data for 1992 indicate that Medicaid vendor payments for over 15 million children under age 21 averaged \$971 per child. Other groups have larger expenditures per person. The average vendor payment for the 1,573,000 persons receiving skilled-nursing facility services was \$14,970, and those 151,300 recipients requiring ICF/MR care had average vendor payments of \$56,000 per person (plus the cost of other services and acute care provided...

...very complex medical care needs require several hundreds of thousands of dollars of Medicaid vendor payments each year for many years.

There were over 35.6 million persons enrolled in Medicaid...

...the current expenditure trends continue, and there are no significant changes to the Medicaid program, payments for the total (Federal and State) Medicaid program for 1998 may reach \$250 billion.

The...

...93 sets forth rules under

which funds and other assets of an individual placed in trust by or on behalf of an individual (or the individual's spouse) are treated as resources available to the individual, and under which payments from the trust are to be considered assets disposed of by the individual. The legislation specified that, for purposes of applying transfer of asset prohibitions, the look-back period with respect to trusts is 60 months. Exceptions are provided...individuals who purchase specified long-term care insurance policies in designated States.

(5) Assuring proper payments to disproportionate share hospitals and liability of third parties. -- The new legislation included provisions to assure proper payments to disproportionate share hospitals for Medicaid reimbursement, applicable to public hospitals in State fiscal years...

...in 1995. OBRA 93 also requires States to enact laws giving the State rights to payments by liable

third parties, effective October 1, 1993.

Veterans of the Armed Forces during military...

...Congress responded with the Railroad Retirement Act of 1934, which was subsequently declared unconstitutional. The tax provisions of a second law, in 1935, also were declared invalid by a lower court...

...railroad industry. The major item of agreement was that the Federal system should assume the payment of pensions to those on the private benefit rolls of the railroads.

Veteran's Benefits...

...are available to servicepersons and veterans of military service. Included in these programs life disability payments, educational assistance, hospitalization and medical care, vocational rehabilitation, survivors' and dependents' benefits, special loan programs...Individuals discharged or separated from military service under dishonorable conditions are not eligible for compensation payments. The amount of monthly compensation depends on the degree of disability, rated as the percentage of normal function lost. Payments range from \$85 a month for a 10-percent disability to 1,730 a month...

...compensable under laws administered by the Department of Veterans Affairs (VA).

Dependency and indemnity compensation payments are also made if the veteran was receiving or was entitled to receive compensation for...pays for a part of the bill and the beneficiary is responsible for a co-payment under the CHAMPVA program.

Nursing home care.--Eligibility for admission to a Department of Veterans...

...100 monthly to a maximum of \$2,700. While on active duty, a lump-sum contribution may be made. Maximum entitlement under VEAP is 36 months or the number of months...5% percent of the worker's unreduced benefit amount. Child survivors usually receive flat monthly payments.

The CSRS is financed in part by joint employer-employee contributions, and in part from...in FERS are covered by Social Security. They contribute to the program at the current tax rate and are eligible for the same benefits as all otherworkers covered by Social Security...

...year of service. The FERS-covered workers contribute toward this pension; in 1993 their combined contribution rate for Social Security, Medicare, and Federal pension is 8.45 percent of salary.

The...

...percent of high-three average pay, plus 40 percent of the regular Social Security disability payment. Survivor benefits under FERS are paid in addition to benefits paid under Social Security. The...

...to receive the Social Security benefit.

The third and final tier of FERS is a tax -deferred savings plan known as the Thrift Plan. Under this plan, workers may contribute up...

...The Federal pension segment of FERS is administered by the Civil Service Retirement and Disability Trust Fund, as is the CSRS. In 1991, the Fund paid \$26.4 billion to 1...to subunit recommendations to the Congress for revisions in, or alternatives to, the current payroll tax method of financing. Its purpose was to assure the provision of retirement benefits to current...

...income taxes

collected on Railroad Retirement benefits to the Account.

(2) Replace the current payroll tax system with one that uses an actuarially frozen employment pool. The tax rates would then be determined annually according to the ratio of the opening, balance in...

...benefits to the Account has been renewed each year, but not made permanent. The payroll tax structure is unchanged.

Eligibility for Benefits

The basic requirement for a regular employee retirement annuity... railroad, and a 5-month waiting period is required after the onset of disability before payment of the annuity can begin.

Vested dual benefits.--An employee who qualified for both Railroad... benefits under Social Security, his or her annuity is increased to reflect the Social Security payment level.

Survivor annuities are payable to widows and widowers, children, and certain other dependents. Eligibility...reduced for receipt of workers' compensation or public disability benefits. Work restrictions can also affect payment, depending on the amount of earnings. The annuity is not payable for any month in which the annuitant earns more than \$400 from employment or self-employment. Withheld payments will be restored if earnings for the year are less than \$5,000.

The tier...

...between the Railroad Retirement and Social Security programs is intended to put the Social Security trust funds in the same position they would have been in if railroad employment had been...

...annuitant is also awarded Social Security benefits, the amount of his or her tier I payment is reduced by the amount of the Social Security benefit. This reduction occurs because the...

...II taxes to finance the industry pension segment of the annuities. In 1993, the employer tax rate was 16.10 percent, and the employee tax rate was 4.90 percent. The earnings base for tier I taxes is the same... 600 in 1993. The tier II earnings base for the same year was \$42,900. (Tax contributions to the Medicare program are levied on an earnings base of \$135,000.) Tier...

...Railroad Retirement Board.

In 1946, Congress extended the railroad unemployment insurance program to include cash payments for temporary sickness and special maternity benefits. Both programs are financed by the contributions of...

...recession of the early 1980's caused large scale railroad layoffs that, in turn, increased payments under the unemployment insurance program to levels beyond the ability of the system to finance...

...assistance of loans from the Railroad Retirement Account. To balance this account, a special repayment tax of 4 percent of the taxable earnings base is being levied on rail employers until...General assistance may also be available at the State or local level.

The earned income tax credit (EITC), a refundable Federal income tax credit available to low earning taxpayers with dependent children, was enacted in 1975. The rate...

...requirements such as age of eligibility and medical conditions of disability and blindness.

Federal benefit payments under SSI were also made uniform so that qualified individuals are guaranteed the same minimum...

...when determining the eligibility of an individual or couple.

#### Eligibility

To be eligible for SSI payments a person must be either a U.S. citizen, an then lawfully admitted for permanent...

...person who is a member of the Armed Forces.

The SSI program provides monthly cash payments to any aged, blind, or disabled person whose countable income is less than \$5,352...

...aged person, an individual must be at least 65 years old.

The qualifying standards for payments based on disability under SSI are almost the same as those used for the Social Security Disability Insurance program. That is, an individual is considered to be disabled if he or she is...definition.

#### Benefit Amounts

For the year beginning January 1, 1994, a maximum Federal monthly SSI payment of \$446 is payable to eligible individuals living in their own households. To receive this...

...for SSI by reason of age, disability, or blindness, may receive a maximum Federal monthly payment of \$669. In addition, as discussed subsequently, the Federal payments are supplemented by all but two States.

Federal payments are adjusted automatically to reflect Social Security cost-of-living increases. Under the SSI program, States may not reduce their supplemental payments to offset any increase in the Federal amount. This assures that recipients will receive the...

...of the automatic increases. In December 1992, 5.2 million persons were receiving Federal SSI payments averaging \$330 per month (table 10).

#### Factors Affecting Benefits

The basic SSI payment is reduced by the amount of other income and in-kind support and maintenance available...

...household and receives support and maintenance there receives only two-thirds of the basic SSI payment. Recipients who are in public or private institutions and who have more than one-half the cost of their care paid for by the Medicaid program receive a maximum SSI payment of \$30 per month. However, those in public institutions not covered by Medicaid are generally...

...receiving educational or vocational training designed to prepare the individual for gainful employment. In addition, payments may be made to persons who are residents of public emergency shelters for the homeless...

...receipt of benefits is necessary to maintain living arrangements to which they may return, continued payment of SSI benefits for up to 3 months is permitted based on the rate that...

...in the month prior to the first full month of institutionalization for medical care. Continued payments may also be made for up to 2 months after entering certain medical or psychiatric...

...to permit the individual to retain these benefits.

If the recipients have other income, SSI payments generally are reduced. However, the first \$20 per month of most unearned income is not...

...income received by recipients during the month (most often a Social Security benefit) reduces SSI payments dollar for dollar. Under SSI, recipients are required to apply for any other benefits to...

...65 of earned income in any month is also excluded from countable income. Thereafter, SSI payments are reduced by \$1 for every \$2 earned.

Income from a number of other sources is excluded when determining payment amounts. These sources include certain income from scholarships, certain amounts of earnings of students, work expenses of blind persons, impairment-related work expenses of the disabled, payments for providing foster care to an ineligible child, and the Earned Income Tax Credit. Income necessary for an approved plan of self-support for blind and disabled recipients...

...incentives--special SSI benefits and Medicaid coverage--to blind and disabled individuals eligible for SSI payments who work despite severe impairments. This legislation made permanent and improved section 1619 of the...

...blind or disabled recipients who are no longer eligible for either regular or special SSI payments because of their earnings usually may retain Medicaid eligibility under the following conditions: (1) They...

...Medicaid services; and (4) their earnings are insufficient to provide a reasonable equivalent of SSI payments and Medicaid.

The amount of assets a person may hold and be eligible for SSI... under the new program. States whose previous assistance levels were higher than the Federal SSI payment were required to supplement the Federal payment in order to maintain that assistance level. In addition, States have the option of supplementing the payments of their SSI recipients, whether they were initially awarded SSI or transferred from the prior State assistance programs.

A State may administer its supplemental payments or choose to have them administered by the Federal Government. When a State chooses Federal administration, the Social Security Administration (SSA) maintains that State's payment records and issues the Federal payment and the State supplement in one check. Through fiscal year 1993, S S A assumed...

...these supplements and was reimbursed by the State only for the amount of the supplementary payments .

The Omnibus Budget Reconciliation Act (OBRA) of 1993 requires States to pay fees for Federal administration of their supplementary SSI payments . The fees are \$1.67 for each monthly supplementary payment in fiscal year 1994, \$3.33 in fiscal year 1995, and \$5.00 in fiscal...

...for services they request that are beyond the level customarily provided in administering State supplementary payments . If a State chooses to administer its own payments , it processes applications and makes eligibility determinations separately from the Federal Government. As of January 1993, about half the States were administering their own supplementary payments .

The States are permitted a great deal of discretion in their optional supplementation levels. States...

...it applies only to individuals in Medicaid facilities--with that is, facilities receiving title XIX payments with respect to such persons for the cost of that care. States may also differentiate...

...receiving federally administered supplements, and 313,000 were receiving State-administered supplements.



#### Administration

Federal SSI payments and the administrative costs of federally administered State supplements are financed from Federal Government general revenues. Total payments for calendar year 1992 were \$22.2 billion, of which \$18.3 billion was for Federal SSI benefit payments. Federally administered State supplements totaled \$3.4 billion and State-administered supplements totaled \$550 million.

Applications for SSI payments are taken at SSA district offices where the supporting documentation is examined, and the district...

...made by the State disability determination agencies. The SSA district offices may also make emergency payments of up to \$446 to an eligible individual and \$669 to a couple (plus the federally administered State supplementary payments, if any) if severe financial difficulty is evident. Computation of benefit amounts is made through SSA's central computer operations and certification is then made to the Treasury Department for the issuance of monthly...

...funds. Through formula grants to the States, the Federal Government matches State expenditures for assistance payments at a rate that varies by State. The Federal share of AFDC payments is determined in a way that provides a higher percentage of Federal matching to States...

...in need.

- An applicant's income and resources must be considered in determining eligibility and payment levels.

- The AFDC program must be Statewide and either administered by a single State agency...

...for a

- fair hearing must be given to anyone whose application is denied or whose payment is reduced or terminated.

Additionally, the State must participate financially in its AFDC program, based...

...and administrative ceilings on the amount that may be paid, which may result in assistance payments below the need standards. Need and payment standards are adjusted periodically by the States, based on their fiscal abilities. The Family Support Act of 1988 requires each State to evaluate its own need and payment standards at least once every 3 years.

In calendar year 1992, 4.8 million families--consisting of 13.4 million recipients--received \$22.1 billion in AFDC payments in the 50 States, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands.

In fiscal year 1992, average monthly payments per family ranged from a low of \$121.58 in Mississippi to a high of \$743.22 in Alaska. Average monthly payments per recipient ranged from 41.69 in Mississippi to \$251.65 in Alaska. Nationwide, the average benefit per family was \$383.49; per recipient it was \$134.21.

Payments are usually made directly to AFDC recipients. However, when mismanagement exists, States may change the form of payment, at their option, to that of protective, vendor, or two-party payments. In some States, at a recipient's request, payments for rent and utilities may be made directly to a landlord or a utility company...

...the District of Columbia, and Guam had unemployed parent programs that permitted children to receive payments if the principal wage earner in

the family was present but unemployed. To qualify, children...

...their sponsor's income and resources deemed--considered--in determining the amount of the AFDC payment . This has the effect of reducing the AFDC payment or, in some instances, determining the AFDC assistance unit to be ineligible. Aliens who are...provides for disregarding some earned income in determining the need and amount of the AFDC payment . The first \$90 of monthly earned income from full- or part-time employment is disregarded...

...earnings rather than take-home pay. All other income is considered in determining the AFDC payment , unless it is required or permitted to be disregarded by a Federal law or regulation...

...taken into consideration in developing the plan.

#### Child Support Enforcement

When a family receives AFDC payments because of continued absence of a parent, the local welfare agency must notify the local...

...for AFDC, the custodial parent or caretaker relative must assign all rights to child support payments to the State. The first \$50 of child support collected in the month when due...

...the family. State and local child support enforcement agencies enforce the collection of child support payments . They provide services to AFDC families, such as locating absent parents, establishing paternity, and obtaining support payments . Not only do AFDC recipients receive these services, but these agencies also assist individuals who...

...services, regardless of income level.

States use a number of methods to collect child support payments and past due amounts. These methods include: (1) withholding wages and other income, (2) withholding Federal and State income tax refunds, (3) withholding unemployment compensation, (4) imposing liens on property, (5) establishing security and bonding conditions, (6) notifying credit bureaus about overdue child support payments , and (7) using full collection services of the Internal Revenue Service.

#### Administration and Financing

The...

...capita income of a State, the percentage of Federal participation in that part of the payment that is above a specified amount. A maximum percentage that varies, among the State programs, limits the amount of payments to be shared and the ratio of Federal sharing. The States may make higher payments by using State and/or local monies.

Under the regular matching formula for AFDC, the...income. The same formula is applied to certain children in foster care, but the maximum payment is \$100 per month for each child.

If it yields more Federal funds than the...

...of from about 50 percent to 83 percent of the aggregate amount spent for cash payments and medical assistance to recipients. In 1992, all States used this more generous formula for...individual circumstances. Recertification is required at least annually. Households whose sole income is from SSI payments or Social Security benefits are certified for a 1-year period. Moreover, households must report...

...food stamps for up to 1 month if they meet the special disaster income and asset limits.

Special provisions allow the homeless, drug addicts, alcoholics, blind or disabled residents in certain...

...food marketing and banking systems. Since August 1, 1980, persons receiving or applying for SSI payments have been permitted to apply for food stamps through local Social Security district offices. The...

...became the new eligibility limits and, for the first time, households receiving AFDC or SSI payments were required to meet asset and income limits. The work registration requirements were tightened for students and for caretakers, whose...

...time, the definition of disability for food stamp purposes was expanded to include certain veterans' payments, and annual cost-of-living adjustments to SSI and Social Security benefits were not counted...for food stamp eligibility purposes was again extended to include recipients of State supplementary SSI payments, government disability benefits, and Railroad Retirement disability payments. Households in which all members receive AFDC or SSI were made categorically eligible for food stamps. The earned income, child care, excess shelter cost deductions, and asset limits were increased as of May 1986. Portions of the income received under the Job...

...individuals who receive interim assistance pending the receipt of SSI, Social Security, or State disability payments, and allowed the elderly, disabled, and those without transportation to apply for food stamps via...

...State agencies will be given the option to provide deductions for legally binding child support payments made to persons outside the household, effective September 1, 1994. This deduction becomes mandatory

October...the National School Lunch Act. The amount of cash that schools are reimbursed (national average payment) is adjusted annually to reflect changes in the "food away from home" component of the...assurances, the State agrees to:

- \* Use funds only for the purpose of the statute.
- \* Make payment only to eligible low-income households.
- \* Conduct outreach activities.
- \* Coordinate activities with similar and related...

...residential energy is customarily purchased in common either directly or through rent. The act limits payments to households with income under 150 percent of the poverty income guidelines or 60 percent...

...eligibility if its income is less than 110 percent of the poverty guidelines.

States make payments directly to eligible households or to home energy suppliers on behalf of eligible households. Payments may be provided in cash, fuel, or prepaid utility bills, or as vouchers, stamps, or...

...Government funds. General assistance, in the form of direct cash assistance to eligible persons or payments to vendors, may be furnished to needy persons who do not qualify for federally financed assistance programs or who require additional assistance.

The eligibility requirements and payment levels of general assistance programs vary from State to State, and often with a State. Payments are usually at lower levels and of shorter duration than those provided by federally financed...owner must be below a maximum amount. In the rental voucher program, the monthly assistance payments are based on

the difference between a payment standard for the area (not the actual rent) and 30 percent of the family's...

...of their income towards the rent if they select a unit that rents above the payment standard, or less than 30 percent if the unit rents below the payment standard. There is no maximum rent to the owner is in the rental certificate program...years. In fiscal year 1992, Federal outlays for the programs were \$501 million.

#### Earned Income Tax Credit

The earned income tax credit (EITC) is a refundable Federal income tax credit available to families with dependent children in which a family member works and the...

...to a statutory limit on creditable earnings. The maximum credit amount applies to any eligible tax filer with earnings at or above the creditable limit; and whose earnings (or adjusted gross...

...the maximum credit amount.

The EITC provides the family with either a reduction in income tax liability, or if the credit exceeds tax liability, a direct grant of the amount by which tax liability is exceeded.

A worker may elect to receive the EITC on an advance basis...

...eligibility to his or her employer. For such a worker, the employer makes an advance payment of the credit at the time wages are paid. However, the advance is limited to...

...to a worker with a qualifying child, in order to avoid large end-of-year tax liability.

The maximum amount of earned income on which the EITC may be claimed and...

...of its responsibility for collection of Federal income taxes.

Actual data on the number of tax filers who claimed an EITC and the total credit amount received for 1991 are shown...

...shown for 1992-94.

[TABULAR DATA 12 OMITTED]

#### History of EITC Provisions

The Earned Income Tax Credit was first enacted as part of the Tax Reduction Act of 1975, as a means of helping the working poor-families with income0

The Revenue Adjustment Act of 1975 extended the EITC through the 1976 tax year. It also included a provision requiring that, beginning July 1, 1976, the EITC be...

...amounts under any Federal of federally supported assistance programs but not in determining eligibility. The Tax Reform Act of 1976 required that the EITC be disregarded in determining both eligibility and benefit amounts and extended the program through the 1977 tax year. The Tax Reduction and Simplification Act of 1977 extended the EITC through 1978.

The Revenue Act of...

...made major revisions in the EITC. It raised the maximum credit to \$500, allowed EITC payments in advance of annual tax filing, and made the EITC permanent. The EITC was made equal to 10 percent of...

...Act of 1981 provided that, regardless of whether working AFDC recipients applied for advance EITC payments, welfare agencies were to assume that EITC eligibles received advance EITC payments and, that their AFDC

benefits be reduced.

The Deficit Reduction Act of 1984 raised the...

...This legislation repealed the requirement that welfare agencies reduce AFDC benefits to account for EITC payments for which they were eligible regardless of actual receipt. The States were required to count the EITC only when actually received.

The Tax Reform Act of 1986 indexed the credit amount and the phaseout levels for inflation. For tax year 1987, the EITC was increased from 11 percent of the first \$5,000 of...in Spanish.

The Social Security Handbook, 1993 summarizes information about the Federal Old-Age, Survivors, Disability Insurance, Supplemental Security Income, Health Insurance, and Black Lung programs. It also contains brief descriptions of...

...of financing the program, the benefits that are payable, the conditions to be met for payment, and the administrative organizations established to do the jobs. Copies may be obtained from U...subject. The subjects include administration; financing; health; international agreements and organizations; old-age, survivors, and disability insurance; and private pensions. Copies may be obtained from the Social Security Administration, Program Analysis Staff...

...on eligibility provisions and basic levels of assistance for individuals and couples who receive supplementary payments. Data are also presented on Federal-State administrative responsibilities for making payments, on State criteria for special need payments, and on Medicaid eligibility. Copies are available from the Social Security Administration, Office of Supplemental...

...Recipients, FY 1991 presents data on the demographic and financial circumstances of families who received payments under the Aid to Families with Dependent Children program. Data are presented for the 50...

...1991 presents a comprehensive tabular presentation of AFDC State caseload data, AFDC and emergency assistance payments, AFDC applications and case discontinuances, requests for hearings in AFDC, and public assistance recipients by...1980, pp. 96-97. (2) A 1946 amendment provided that employee contributions to the Unemployment Trust Fund could be withdrawn to finance temporary disability insurance benefits, but not to administer such a system. (3) Unemployment benefits are subject to Federal...

...allowed (a) a reduction in net self-employment earnings to which the OASDI and HI tax applies and (b) an income tax deduction of one-half the OASDI and HI taxes paid. (5) Except for emergency services...

...and shelter, firearms, ammunition, and other explosives), for procurement of food. (10) Alternatives for tenant payments are the highest of the following: (1) 30 percent of monthly adjusted income; or (2) ...

...various social welfare programs as well as program histories for the Old-Age, Survivors, and Disability Insurance (OASDI), Supplemental Security Income (SSI), Medicare, Black Lung, and Food Stamp programs. Through the 1992...

...in provisions since that date.

Annual automatic adjustments of monthly benefits; maximum annual taxable earnings; premium, deductible, and coinsurance amounts; and other program elements are provided in the legislation governing the...

...table numbers are taken from the corresponding tables in the Supplement.  
Old-Age, Survivors, and Disability Insurance (OASDI)  
Coverage, financing, and insured status.--The average annual wage for 1992 was \$22,935...

...Hospital Insurance (HI) portion of the Medicare program. Thus it is no longer possible to calculate maximum annual amounts of taxes payable under the HI or OASDI programs. With tax rates remaining unchanged, the maximum 1994 tax payments under OASDI increased from \$3,571.20 in 1993 to \$3,757.20 in 1994...

...employed was from \$7,142.40 in 1993 to \$7,514.40 in 1994.

Benefit computation and automatic ad adjustment provisions.--The benefit computation for workers who are first eligible--for example, those who attain age 62, become disabled...December 1993 benefits paid on January 3, 1994.

Benefit amounts under the special minimum PIA computation are based on the number of "coverage years" in which the worker's earnings equaled...

...short of the number of QC usually required for insured status. The special age-72 payments or transitionally insured benefit payments were increased through the COLA, effective December 1993, from \$178.80 to \$183.40.

Effect of current earnings and taxation of benefits.--Beneficiaries under age 70 with substantial earnings may have part or all of...

...I benefits effective for taxable years beginning after December 1993. Before this change, income for tax purposes included up to one-half of Social Security and Tier I Railroad Retirement benefits...

...categories.

Income for this purpose is defined as the sum of adjusted gross income, plus tax -exempt interest income and certain other deductible or excludable income based on tax provisions of limited applicability among the beneficiary population, plus one-half of Social Security and...

...has OBRA 93 superseded the prior provisions. Table 2.A31 summarizes the provisions regarding the taxation of Social Security benefits both before and after OBRA 93.

Table 2.A32 provides illustrative examples of the tax computation based on OBRA 93 for taxpayers at varying income levels in each of the three filing categories.

Revenues from the income taxation of Social Security and Tier I Railroad Retirement benefits attributable to the increased portion of benefits included in gross income will be transferred to the Medicare Hospital Insurance (HI) Trust Fund.

Supplemental Security Income

As a result of the annual COLA, monthly Federal SSI benefit...percent for 1994, the same percentage applicable to OASDI benefits. The maximum monthly Federal SSI payment to an eligible individual living in his or her own household and with no other...

...unchanged from the prior year. SSI cost-of-living increases are effective with the January payment. A benefit rate rounding procedure is used to establish the actual dollar amounts.

Medicare

Hospital...

...87 in 1994, equal to one-eighth of the inpatient hospital deductible.  
The monthly HI premium paid by persons aged 65 or older who are

otherwise ineligible for HI but are permitted to enroll voluntarily, is \$245 in 1994. OBRA 93 reduced HI premium rates on a phased-in-basis for individuals and their spouses who have at least 30 quarters of Social Security coverage. The premium amount for this group in 1994 is \$184 monthly, a 25-percent reduction.

OBRA 93...

...the dollar limit on wages and self-employment income subject to the Medicare hospital insurance tax effective for earnings received after December 31, 1993. In 1993, the upper limit was \$135,000.

Supplementary Medical Insurance (SMI-Part B)

The monthly SMI premium rate for 1994 is \$41.10. SMI premium rates for 1991-95 were legislated by the Omnibus Budget Reconciliation Act of 1990. The...

...spouses, children, and certain parents). The new rates were effective December 1, 1993.

The monthly payment for a 10-percent disability increased from \$85 to \$87. For a total disability (100 percent) the payment amount increased from \$1,730 to \$1,774.

Cost-of-living adjustments in nonservice-connected...

...DESCRIPTORS: Disability insurance --...

...Earned income tax credit

**22/3,K/11 (Item 6 from file: 148)**

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Jan, 1990

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...design, consulting, and administrative

services for pension, profit sharing, and savings plans. Microsoftware includes pension calculation, IRC 415 limits, Section 89, COBRA,



Social Security.

James G. Pope, President

R. David Parsons...for all employee levels including non-product workshops, retirement budgeting and financial planning, womens programs, asset accumulation, early retirement, lumpsum distribution, and outplacement workshops.

Pacific Mutual/Pacific Financial Companies,

Products Information evaluates the feasibility, implements and administers self-insured disability insurance plans such as state disability insurance plans (in California, New Jersey, New York and Hawaii), salary continuation plans, short term disability...

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No. of Employees: 10

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B. Thomas Golisano, Chairman, CEO

G. Thomas...

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performance: PRISM (Performance Review and

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 75231; 214-91-0900; 800...

...ACTI  
 Contact: Pamela H. Brennan, Corporate  
 Communications  
 No. of employees: 65  
 Products include: DCVAL, defined  
 contribution recordkeeping; BDS, benefit  
 distribution system; DBVAL, defined benefit  
 valuation and recordkeeping; and PVR, pension  
 valuation...

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 attention and retention. Products include  
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 drive has help...

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 maint required data, perform calculations,  
 testing d reporting. Flexible Software - Enrollment,  
 eligib reporting, premium  
 calcul s, payroll interface. Pension & Social  
 Secur ty calculations & Administration  
 System - plete pension administration and  
 benef calculation . Telephone Touch-tone  
 Acces m - Allows employees to  
 acces its information through touch-tone  
 telep ..

...Burton Ste , President  
 Gross S : \$1,000,000  
 No. of E oyees: 13  
 BASI adm isters defined contribution plans  
 for c companies and provides software  
 for t arty administrators to service their  
 client ..

...support.  
 CAMBO, Lindberg Dr., Aliquippa, PA  
 15001  
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 Personal computer software application that  
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 Manag By Objectives process commonly...workers'  
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 and pr s reports. AlertMaster [TM] makes  
 simult s telephone calls to notify  
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 Robert : ston, President and CEO  
 Jay H and, Executive Vice-President  
 Comput associates International, Inc.,  
 Finan Micro Products Group, 10505  
 Sorre lley Dr., San Diego, CA 92121...

...Executive -President,  
 Mark  
 Mark o, Senior Vice-President,  
 Marke Financial and Micro Products  
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 Comput patriots, Inc., P.O. Box 341409, Los  
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including CAREERPOINT, the computer-based  
career development system for employees;  
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and COMPAN, a competency...In the personnel area, our  
systems are used for employee surveys, training  
course evaluations, and computer  
interviewing of job applicants. It produces  
questionnaire forms, crosstabs and related tables,  
statistics, and bar...

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valuation of plans and documents; printing federal 5500  
forms; pension schedules, SARs, and reports;  
providing plan/trust accounting; illustrating  
qualified plan distributions and tax analysis.  
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administers plan for all types of defined benefit plans  
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communicating pension benefits to employees, section  
125/401(k) plan, trust accounting, and 5500  
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ASSESSOR: rates 2500+ commonly surveyed  
jobs. MARKET ASSESSOR: gift, tax, ,  
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in 3000+ American cities. (\$92...

...proposals valuations; Pension Manager, office  
author: Easy Laser, 5500, SAR, and  
5300; Pension Trust Accounting;  
Ministry: Distribution/Grandfather Election;  
PDQ, plans system; FDP/89; FDP/125;  
Agency: Manager; Agency...

...and turnkey software system  
providing Employee Benefit Statements,  
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system which uses the power of the personal  
computer to provide HR solutions. It

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 management from applicant to retiree. Products  
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 correspondence, and requisition management.  
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 Administrator  
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 InfoWindow Display, a non-IBM...

...presentation of courseware that  
 includes motion or still video, two-channel  
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 computer-generated text and graphics. The IBM  
 InfoWindow Display includes a touch screen,  
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 No. of employees: 35  
 Health Benefits Management System  
 controls enrollment, claim adjudication,  
 payment, validates ICD-9, CPT-4 codes, and  
 UCR claims. The system handles plans,  
 duplicating claims...

...10  
 FLEX handles all aspects of flexible  
 benefit program administration including  
 contribution, enrollment, credits calculation,  
 checking, and audit trails. Prepares tax  
 savings reports for employees and  
 state information for management. Allows electronic  
 information from payroll...

...Mr. Victor Marino, Vice-President,  
 Mark  
 No. of employees: 5  
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 based are system for executive

resource management and succession  
 plan. The system features organization  
 character module is a benefit administration system  
 that offers flexible benefits, health and  
 welfare plans, defined contribution, and defined  
 benefit plans.  
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 Richard, Vice-President, Research  
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 Alpha Pension Calculation Software  
 calculates individual pension amounts and  
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...target benefit, and  
 more. Systems include DB/DC  
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 and more. 125. Training, updates, and  
 support provided.  
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 Parsippany, NJ 07054; 201-984-6800  
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 The Asset Management System  
 contains on-line skill assessment and  
 development function that utilizes skill profiles...

...touch-  
 screen. For example, information about  
 accounts and investment fund  
 performance on defined contribution plans can  
 be made available to employees 24 hours a day.  
 Training applications can also be...benefits administration  
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ben Section 125) plans, 401 (k) plans, defined  
 co on , ESOP, defined benefit plans,  
 nor ination testing (Section 89);  
 int enrollment using touch-screen  
 tec ...

...No. of es: 225  
 Pro clude: Employee Benefit  
 Adm ion System, participant recordkeeping of  
 emp fined contribution plans;  
 In Performance System, investment  
 per analysis with statistical decision  
 sup ormation; Pension & Lump Sum  
 Sys dles pension disbursement and  
 rec and lump sum payments ;  
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 rec ing. Funds management and  
 con services available.  
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 orga 's total compensation cost, including  
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 huma ce information system. All...of recordkeeping software  
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 proce services for retirement plans  
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 con n plans, Microshare Thrift/401 (K)  
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 bene s. Full plan administrative  
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 Gros \$500,000  
 No. c yees: 6  
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 York. he job-seeker. Client  
 compa , e CRS as the key link in finding  
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 help hire, interactive CEA  
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 ...Manager  
 No. : yees: 60  
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...Addendum is for  
drug abuse. The test takes 30  
minutes graded with computer assistance.  
George J. Ackenhut, Chairman of the  
Board and  
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Contact: L Jones, New Accounts  
Manager  
No. employees: 27  
Natick work providing computer access  
to computer types of public records  
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repo calculates the precise gross-up  
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04163172 NUMBER: 07600054 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Social sec** rams in the United States.  
Social Secu lin, 52, n7, 2-79  
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... an program provisions of this country's social insurance  
systems: O viduals, and Disability Insurance ; Medicare;  
unemployme der sense to describe all types of social insurance,  
social ass

...and curr in provisions of this country's social insurance  
systems: O viduals, and Disability Insurance ; Medicare;  
unemployment; e; workers' compensation; and temporary disability  
insurance . bishes the major income-support programs--Supplemental  
Security Ir to Families With Dependent...

...Congres (rs) and Herman Grundmann are responsible for the  
chapter on viduals, and Disability Insurance and the section  
summary on rance programs. Herman Grundmann also prepared the  
introductio

...insuranc s. Wilmer L. Kerns is author of the chapters on  
veterans' b d temporary disability insurance . Joan Loeff,  
Judith Bret mer Kerns are responsible for the section on  
income-sup

...Income f Assistance programs are available to individuals and  
families w ble for payments under the SSI or Aid to Families  
With Depend n (AFDC) programs and to those...under Medicaid, are  
handled by ganizations, and insurance protection for workers'  
compensatio rary disability insurance benefits is  
underwritte rivate sector.  
A fur ction of the decentralization of policymaking...

...income-r benefits in the form of employment-related pensions,  
group life and sickness payments . Private provisions are also  
significant eas of education and social services.  
The c ..

...be deline major program social welfare

...65 or old program--Old July 1, 1987

...the Food S 1988. Finally adults in 3. SSI payment 2.0 million Total follows:

Program	Total payments
OASDI	\$217.2 billion in 1988
Medicare	\$80.3 billion in 1987
Medicaid	\$5.1...

...State and Social insurance billion; total Title II of the authorized for individuals

...survivors. addition of provided for

...18 who were Unemployment Security as

...to those S means of a enact unemployment

...made contributions benefits. The jurisdiction without support Old-Age The national program, population income-maintenance Benefits were employers on

...were substituted schedule of Coverage was

...certain dropped from already covered

three measures: The number of beneficiaries under the benefit payments, and expenditures in various series in relation to the gross national product (GNP...

receiving benefits under the largest single survivors, and Disability Insurance (OASDI). As of Medicare program covered 29.4 million persons aged...

gram had 18.7 million participants in fiscal year payments were received by 10.9 million children and families in December 1988, and federally administered December 1988 were made to 4.5 million persons, of whom 65 or older.

payments under these programs were disbursed as

government expenditures that were 7.1 percent of GNP. benefit payments, excluding Medicare, totaled \$314.5 billion for health and medical care, including Medicare... Social Security Act created an Old-Age Reserve Account and of old-age benefits from this account to eligible individuals of age 65...

6, the scope of the program was broadened through the Disability Insurance program. Initially, benefits were provided for disabled workers aged 50-64 and for adults...

en of deceased or retired workers.

compensation, which provided temporary cash payments unemployed, was conceived by the Committee on Economic

With laws approved by the Social Security Board. By the act, the act offered an inducement to the States to enact unemployment insurance programs and...

to that program to use some or all of those the payment of temporary disability insurance took advantage of this provision; four other recently enacted temporary disability insurance laws funds from the unemployment insurance program.

ors, and Disability Insurance

Age, Survivors, and Disability Insurance (OASDI) referred to as Social Security, is the largest program in...work in jobs covered by the system.

financed by a payroll tax paid by employees and their salary earnings up to \$3,000...

y increased, the wage base was increased, and a new increasing tax rates was provided in the law.

to include many jobs that previously...

) by providing that the 5 years of lowest earnings be computation of average earnings. To assure that persons a program would not be...

...basic national disability insurance system was significantly broadened in 1956 with the addition of the Disability Insurance program. Monthly cash benefits were provided for disabled workers aged 50-64 who had severe disabilities. During this period, general benefit levels were increased to reflect inflation, and tax rates and the applicable wage base were raised.

By 1970, however, concern was expressed that...  
...normal retirement age (currently age 65).

The 1972 amendments made significant changes in the benefit provisions of the Social Security law. Under the 1972 amendments, the levels of initial benefits...

...changes in the replacement rates over time. The 1977 amendments also provide for increases in tax rates and the wage base to improve the program's financial stability.

The 1983 amendments...

...for the disability program and to improve program administration. They required the periodic review of Disability Insurance beneficiaries' disabilities be reviewed at least once every 3 years.

In the...

...up rapidly rising costs of the program while slow growth in wages and high unemployment held down payroll taxes. The resulting short-term financing crisis was met with growing awareness of...

...Act included provisions for changes to increase program revenues: The scheduled tax rate increases in prior law for self-employment tax rates were advanced, self-employment tax rates were increased, and up to one-half of benefits to certain beneficiaries were included in taxable income. Resulting revenues were allocated to the OASI and DI Trust Funds. In addition, the law provided for the inclusion of Federal civilian employees hired after December 31, 1983.

...1984. The amendments established a medical improvement standard for disability beneficiary's payments should be terminated if the beneficiary is no longer disabled.

In 1983, coverage has been extended to include additional categories of workers. Today the Old-Age, Survivors, and Disability Insurance program approaches universal coverage. About 95 percent of the working population in this country are covered...service is also used in calculating benefits from the uniformed services. The Social Security trust funds are reimbursed from Federal general revenues to finance deficits.

Beneficiary...

Insurance...To qualify for his or her own benefit payments and for family members or survivors, a worker must have worked long enough to be attached with...

...the month they attain age 70, beneficiaries are eligible to receive full retirement payments regardless of their earnings. In the absence of a disability, some persons who work and...anyone who, without vocational rehabilitation services made available to them, may be made from the Social Security trust funds for vocational rehabilitation services to Disability beneficiaries who are successfully rehabilitated.

To fund the program, a return to work, a disabled person...

...a 3-month benefit pay work and 3... of adjustment. The person thus receives a total of 12 months in which he or she works (9 months of trial

...be discour... from returning to work because their benefits could exceed their ability net earnings.

Paymer... cash benefits abroad and totalization agreements.--s are generally payable to U.S. citizens...

...that has a... insurance or pension system of general applicability that provide... payment of benefits to qualified U.S. citizens who are outside... try. Even if they...

...payable t... alien living in a country in which the Treasury Department has suspended... ents .

Through... national totalization agreements, the U.S. Social Security syst... coordinated with the systems...before age 22; and to a dependent pa... age 62. A lump-sum death payment of \$255 is also payable to th... e who is living with the insured worker...

...or died) ... 79, the actual dollar amount of covered earnings is used in the... ion . For persons first eligible after 1978, the actual earni... indexed--updated to reflect increases...

...899.60 fo... rs whose earnings were at or above the maximum amount counted for... tion and benefit purposes each year and who retire at age 65 in 19... e 1981...January checks) to reflect any increase in the Consumer Pri... (CPI). (If Social Security trust fund reserves were to fall belo... n levels, a different rule would apply. The amount...

...same way... benefits for retired workers. Benefits to the family members of a... lity Insurance beneficiary are paid on the same basis as the... he family of a retired...

...or surviv... lies. Table 2 shows the number of individuals receiving benefits and... age payment amounts for various benefit categories. Program... ing

The fi... lan of the OASI and DI...

...which con... more than 95 percent of program revenues) are automatically... ed in two separate trust funds--the OASI Trust Fund and the... Fund. (The hospital insurance or HI portion of the Medicare pr... also financed in this way, as described on page 45.)

The me... lved by the trust funds can be used only to pay the benefits and... ng expenses of the programServices, and two public members, is... le for managing the trust funds and for making periodic rep... ongress.

In ad... the Social Security taxes paid by employees, employers, a... lf-employed, trust fund revenues include relatively small amount... rred to the Social Security trust funds from the general fun... ral Government's employer Social Security taxes for those Feder... s who are covered under Social Security (including payments f... y service wage credits); interest on Social Security trust fund... ts; an amount equal to the revenue lost from the tax credit agai... al Security tax liability of the self-employed;(2) and funds t... limited benefits to certain...

...persons v... y under special insured-status requirements. In addition, th... s from the income tax on up to one-half of the Social Secur... ts of beneficiaries with substantial amounts of other

income are allocated to the OASI and DI Trust Funds.(3)

Legislation enacted in 1981 and 1983 authorized certain borrowing of trust funds, with interest paid by the borrowing fund to the borrowing authority, which permitted borrowing among the OASI, DI Trust Funds under certain conditions, expired at the end of 1987. The borrowings were completed by May 1, 1986.

Based on actuarial forecasts, a schedule of current and future tax and other revenues is designed to produce sufficient revenues, together with other resources, to finance the program over...

...each of the Social Security programs that are financed by payroll taxes. In 1989, OASDI rates are 6.06 percent each for the employee and employer and 1.23 percent for the self-employed. The DI rate is 1.23 percent. The Social Security Administration has the overall...

...is subject to the Federal Disability Insurance Trust Fund is allocated a portion of 0.53 percent each for the employee and employer and self-employed. Current and future scheduled tax rates are shown in Table 3. Table 4 summarizes the status of the OASI and DI Trust Funds for selected years.

The Department of Health and Human Services has the overall...

...the Department of the Treasury; (2) the preparation and mailing of benefit checks to beneficiaries; (3) the payment of benefits through direct deposit into beneficiaries' bank accounts; (4) the management and investment of the trust funds, which is supervised by the Secretary of the Treasury as Managing Trustee. The Social Security Administration has the overall...

...Social Security Administration and Medicare coverage, and the Social Security Administration has the overall...

...Security Administration amounts, also the Social Security Administration Service on a monthly basis...

...for Social Security purposes and pay their Social Security contributions in connection with their income tax return. Information from self-employment reports is sent by the Internal Revenue Service to the Social Security Administration...

...to the Social Security Administration are also used to determine entitlement to Hospital Insurance benefits.) Payment is certified by SSA to the Department of the Treasury, which, in turn, mails out...

...all areas of Social Security operations. Under the Systems Modernization Plan, begun in 1982, computer systems are being updated, improved, and put to new uses. The Claims Modernization Project/Field...application for the claimant...

The Social Security Administration's headquarters complex houses staff offices, a national disability operations, central records maintenance, and data operations centers. Data operations centers are located...

...in New York, Philadelphia; Birmingham; Chicago; Kansas City, Missouri; and San Francisco, California, certify benefit payments to the Department of the Treasury's Regional Disbursing Centers, maintain beneficiary records, and review selected...

...adjudicate disability and survivor insurance claims and help determine



the amounts of cooperating State agencies) for ...administrative 1.1 percent of Unemployment Unemployment regularly employed

...the factor By means of inducement to national tax employers who workers. Employers unemployment State tax and an unemployment

...States with Federal payroll for benefits. In addition

...meet certain requirements against the Federal administrative

...requirements deposited in the fund is invested in

...interest on its account in Thus, unlike compensation insurance benefits plans can...

...of benefit Federal-State limitations); disqualification 1988. Coverage Unemployment commercial workers unemployment the payment given period

...unemployment approved procedure The Federal deny benefit

...receives notice or disability, but

...may receive

is payable, forward disability insurance claims to agencies (generally State vocational rehabilitation ination of disability... expenses of the cash benefit program amounted to about to payments . insurance(\*) insurance programs are designed to provide benefits to members of...

influenced the adoption of this kind of system. tax offset, the Social Security Act provided an es to enact unemployment insurance laws. A uniform posed on the payrolls of industrial and commercial more weeks in a calendar year had eight or more to paid a tax to a State with an approved e law could credit (offset) up to 90 percent of the e national tax. Thus, employers in States without nce law would not have an advantage in...

law because they would still be subject to the . Furthermore, their employees would not be eligible : Social Security Act...

requirements if employers are to be eligible for the offset tax and if the State is to receive Federal grants for requirements are intended...

that all contributions collected under the State laws be employment trust fund in the U.S. Treasury. The fund , but each...

ments are credited. A State may withdraw money from trust fund at any time, but only to pay benefits.(4) tion in the majority of States having workers' rary disability insurance laws, unemployment e paid exclusively through a public fund. No private

he (except for certain Federal requirements concerning e benefits); the contribution rates (with general, the eligibility requirements and sions. The States also...unemployment insurance in ally was limited to employment covered by the Federal . (FUTA), which relates primarily to industrial and private industry. Two Federal...the entire period of g the disqualifying act. Some States not only postpone fits but also reduce the amount due the claimant in a

ence benefits when a claimant undergoes training in an employment Tax Act also provides that no State can imant if he does...

her forms of remuneration--such as wages in lieu of ayments , workers' compensation for temporary partial or holiday pay. In 21 other States...

enefit only the amount by which the benefit exceeds

the other pr  
Rico) permit  
supplemental  
These four j

All but four j  
ous payment  
ent benefits under collective-bargaining agreements.  
ns have...

...has earned  
provide for  
--when earning  
Four States a  
payment of e  
level.

an a specified relatively small sum. All States also  
ent of reduced weekly benefits--partial payments  
d the specified amount. In a majority ...as 24 weeks.  
o Rico have their own State-financed programs for  
benefits whenever unemployment reaches a specified

In 197

ment Federal-State...

...duration u  
Financi

weeks.

All em  
are charged  
worker's cov

ho are covered by the Federal Unemployment Tax Act  
f 6.2 percent on the first \$7,000 annually of each

...However, e  
toward the F  
toward a Sta  
law. The cre  
under an app  
available to

do not pay the full amount because they may credit  
tax the payroll tax contributions that they pay  
yment insurance program established by an approved  
also include an savings on the State tax achieved  
erience rating plan, as described below. The credit  
s...

...to repay  
extended ben-  
the repayment i

revenue advanced made to help pay the Federal share of  
payments. This surcharge, enacted in 1976, will end when  
the repayment i

All State  
employer con  
five States  
jurisdiction

nce unemployment benefits almost completely through  
n. There is no Federal tax on employees, and only  
mployee contributions. In September 1988, 37  
pted tax bases higher than the \$7,000 Federal base.

Most S  
payroll. How  
the employer

a standard tax rate of 5.4 percent of taxable  
actual tax paid by an employer generally depends on  
of employment stability. All...

...Puerto Ri  
rating, an e  
his or her r

this system, called experience rating. Under experience  
State contribution rate is varied on the basis of  
employment stability, measured...

...some Stat  
any employer

ts paid after a disqualification are not charged to  
s.

Contr  
balance of e  
balance fall

rates may also be modified according to the current  
's unemployment insurance trust fund. When the  
specified level, the rates are raised. In some...

...it is pos  
assigned a  
10.5 percent

an employer with a good experience rating to be  
as low as zero percent; the maximum in one State is

In 198  
actually pai  
wages in com  
State, howev

imated national average employer contribution rate  
percent of taxable payroll, or 1.0 percent of total  
. The average contribution rate varied widely by  
percent of taxable payroll ranged from 0.7...

...unemploy  
The St  
unemployment  
Congress out  
for the "pro

on the same basis as other employers.  
ot collect any tax for the administration of the  
e laws because funds are appropriated each year by  
roceeds of the earmarked Federal unemployment tax  
efficient administration" of the Federal-State program.

Admini  
There

...of the Tre  
maintains the  
Insurance Se  
Federal requ

collects FUTA taxes, and the Treasury Department also  
ymment insurance trust fund. The Unemployment  
ertains each year if State programs conform with  
...

...data.

Most S  
provide the  
obtain the d

lect from employers quarterly wage reports that  
the calculation and award of benefits. Other States  
d to determine benefit rights only...

...person. B

are paid weekly.

All of  
of benefits  
made special  
compensation  
type of insur  
care...indiv

es have adopted interstate agreements for the payment  
s who move across State lines. All States have also  
erated system. Table 6 shows total workers'  
paid, including Federal black lung payments, by  
selected years. Also shown are the amounts for medical

Types

ts of Benefits

The be  
cash payment  
disablement,

provided under workers' compensation include periodic  
edical services to the worker during a period of  
and funeral...

...in some c  
especially w  
(particularly  
In many...

vide inadequate protection to disabled workers,  
-sum agreements prevent payment of future benefits  
ical care) when the same disabling condition recurs.

...continue  
weeks--the  
Tempor

ified period of time--ranging from 4 days to 6  
of benefits is retroactive to the date of injury.  
permanent total disability.--A...

...the maxim  
minimum and  
amounts when  
...and if the  
treatment. B  
maximum numb

for which benefits are payable. It also shows the  
payments per week, as well as the total maximum  
expressly stated in...

If the  
the payment  
disability.  
specified pe  
specified ti  
benefits are  
range from 2  
payments fo

ility exists for further improvement with medical  
programs specify payment of benefits only up to a  
s, a maximum monetary total, or both.  
jury appears to be permanent, 44 programs provide for  
y benefits for life or the entire period of  
rams reduce the weekly benefit amount after a  
they provide discretionary payments after a  
the 8 programs where permanent total disability  
in duration, amount, or both, the payment periods  
to 700 weeks. Some programs provide additional  
adant if one is required.

In 10

d under the Federal civilian...

...or perman  
dependents.  
temporary di

disability receive additional benefits for  
these programs, such payments are made in case of  
nly, and in two others these allowances are...

...permanent  
inc: ase the  
Under a few

ty. The effect of these allowances in general is to  
weekly payments that a disabled worker receives.  
however, the additional allowances are limited...

...earning p  
percentage c

nonschedule injuries, the compensation is usually the  
al disability payment that corresponds to the

percentage of loss or reduction in earning capacity--...impairment. Under 38 programs there are limitations on the maximum amounts and/or periods of payment ranging from 200 weeks to 1,000 weeks, and \$10,000 to \$494,520.

Under...

...of workers' compensation benefits from work injury. Thirty-five programs provide weekly or monthly disability payments to the spouse for life or until remarriage (regardless of spouse's age at the death of the worker). All programs provide payments for dependent children until age 18 or later if they are incapacitated or are students. Under...

...from \$65,000 to \$150,000 (\$16,500 in the Virgin Islands). Under 16 programs, payments are limited to a specific period, ranging from 6 years to 20 years or sometimes reduced...

...provisions for lump sums payable to widows who remarry and thereby become disqualified for periodic payments.

In all compensation acts, provision is made for payment of burial expenses subject to a specified maximum amount that ranges from \$400 to \$5,000 (in Puerto Rico). The median maximum payment is \$2,000. States vary these amounts regardless of the availability of monthly survivor benefits...

...workers may be eligible for cash benefits under both workers' compensation and the Social Security Disability Insurance (DI) program. The 1965 Amendments to the Social Security Act provide for a reduction in Social Security benefits so that total benefits under both programs do not exceed 80 percent of the worker's average earnings...

...workers' compensation offset--that is, if the workers' compensation benefit is reduced to offset concurrent payment of a DI benefit to the disabled worker. Presently, 13 States have such provisions. However...

...of that industry, sometimes modified by experience rating. In industries characterized primarily by clerical operations, premium or "manual" rates may be less. In very hazardous occupations the rates may be as high as 20 percent of the average wage...

The premium rate an employer pays in a given State, compared with the premium rate for the same industrial classification in another State, also reflects the level of benefits...

...exclusive of a competitive State fund, or through self-insurance--and the proportion of the employer premium assigned to acquisition costs and costs for services and general administration. Nationally, it is estimated that...

...agencies are authorized to exercise supervisory, adjudicative, and enforcement powers to ensure prompt and continued payment of obligations and to secure compliance with the laws. This activity is often carried out by...

...carrier, once notified of the injury, is required to take the initiative to begin the payment of compensation to the worker or his or her dependents. If the injured worker does not...

...are settled by agreement among the employing firm, its insurance carrier, and the worker before payments start. Further, the agreement must be approved by the administrative agency under a few of...

...services necessary to restore their ability to perform a job.

In most cases, payments for items such as food, lodging, and travel are provided to facilitate the vocational rehabilitation of the worker. Under the Act, these payments are provided through the extension of the period for which regular compensation is payable; under others, they are provided in addition to the payment of indemnity benefits, with time limitations in some cases.

In addition to any special rehabilitation...sufficiently to meet Federal standards, Congress in 1977 amended the Act to provide an industry trust fund that, starting in 1978, began paying benefits for cases in which no responsible coal mine operator could be identified. The Government-administered trust fund was financed by an excise tax on coal taken from the mines.

At the time, coverage and eligibility under the program...

...child) or when the miner's disability began or death occurred. Benefit payments are reduced on a dollar-for-dollar basis if the beneficiary is also receiving payments for disability (due to black lung) under a State workers' compensation program or is receiving benefits under a State unemployment insurance or disability insurance program based on the miner's disability. Benefits paid to miners and dependents (except widows, wives

...for each worker's gross earnings). Black lung benefits are not considered workers' compensation payments for purposes of applying the workers' compensation provisions contained in the Social Security DI provisions...

...be to receive Social Security DI benefits.

During the year 1987, total black lung benefit payments amounted to \$1.5 billion, of which \$0.9 billion was made through the part of...

...\$1.5 billion was made through the Department of Labor. Almost three-fifths of the payments were made to miners and their dependents; the remainder was paid to dependents. These payments include \$118 million in medical benefits.

Financing of the program is administered by the Department of Labor. The original part of the Black Lung... through Department of Labor auspices, as well as administrative costs, are financed by a trust fund established in the 1977 amendments.

The Government-administered trust fund is financed by an excise tax on coal taken from the mines. Currently, this tax remains as enacted in 1981: The levy is \$1 per ton of coal from underground mines...

...to pay claims

Because of the growing interest charges on the debt that the trust fund has accumulated, it is anticipated that further corrective legislation will be needed to make...

...the principal interest owed to the U.S. Treasury have been paid.

Temporary Disability Insurance or Cash Sickness Insurance

Five States (Puerto Rico, and the railroad industry have social insurance programs...

...of wages for nonoccupational disability or maternity. These programs are not temporary disability insurance because payments have a duration limit. Private arrangements for similar kinds of insurance are widespread.

Federal law does not provide for a Federal-State system of disability insurance comparable to the Federal-State system of unemployment insurance. However, the Federal Unemployment Tax Act (FUTA) was amended

in 1946 to permit States where employees made contributions under the unemployment insurance program to use some or all of these contributions for the payment of temporary disability benefits (but not for administration). Three of the nine States that could have benefited by this provision for temporary disability insurance took advantage of it: California, New Jersey, and Rhode Island. Four other jurisdictions enacted temporary disability insurance laws without any supplemental funds from the unemployment insurance system.

In addition, workers in States that do not have compulsory temporary disability insurance laws are often protected by their employer or union through disability insurance or formal paid sick-leave plans established through collective bargaining or the employer's initiative. In States that have temporary disability insurance provisions, many workers have similar coverage. Some workers also secure a measure of protection by purchasing...

...benefits (including formal sick leave), of which \$2.0 billion was paid under temporary disability insurance laws.

Coverage

Some 21 million employees, or about one-fourth of the country's wage-and-salary force in private industry, were covered in 1986 by temporary disability insurance laws. The first State law was enacted by Rhode Island, followed by legislation in...

...Rico and Hawaii passed laws in 1968 and 1969, respectively.

The five temporary disability insurance laws and the Puerto Rico law cover commercial and industrial wage-and-salary workers in...

...basis. Workers employed by railroads, railroad associations, and railroad unions are covered by temporary disability insurance under the national system established in the Railroad Unemployment Insurance Act. The law only permit individuals...

...prayer or other means for healing to elect not to be covered by the contribution benefit provisions of the law. Other than for this type of minor exception, the laws...

...similar to employer-liability law because they require employers to provide their workers with disability insurance plan for their workers--by setting up a self-insurance plan, by an agreement with... Insurance Fund is a quasi-public competitive carrier that writes insurance on a self-insurance basis. Both Hawaii and New York operate special funds to pay benefits to workers who...

...or whose employers have failed to provide the required protection. In other jurisdictions, benefit payments for the disabled unemployed are made from the State-operated funds.

In 1986, the laws...

...York. The laws of Hawaii, New Jersey, New York, and Puerto Rico also deny payment of benefits for periods of disability because of willfully self-inflicted injuries or injuries sustained in the performance of illegal acts. Puerto Rico denies payments to victims of automobile accidents who are covered by other laws. All the laws pay full... (other laws have resulted from an abortion.)

Disqualification from benefits comes--All the laws restrict payment of disability benefits when a worker is also receiving workers' compensation payments. New York does not pay benefits for employment-related disability, but workers' compensation is...

...disability. California and the railroad program will pay the

difference in  
workers' com  
...

temporary disability payment is larger than the  
benefit (and, in the case of the railroad program, if

...programs.

The law  
Rhode Island  
draws wage c  
payment fro  
except for b

with respect to the treatment of sick-leave payments.  
Disability benefits in full even though the claimant  
on payments. New York deducts from the benefits any  
employer or from a fund contributed to by the employer,  
aid...

...which he  
deducts from  
the pension  
...immediate

ceives unemployment benefits. The New Jersey law  
ty payments the amount of any pension received if  
tributed to by the claimant's...  
ling the disability claim.

Types  
In all  
unemployment  
related to a

ts of Benefits  
temporary disability insurance systems, as with  
in the United States, weekly benefit amounts are

...consecutive  
generally re  
The waiting  
temporary di  
on a prorated

f disability (4 days for railroad workers) is  
fore the payment of benefits for subsequent weeks.  
However, applies only to the first sickness in the  
insurance programs, a worker may be paid benefits  
for partial weeks of sickness...

...requiring  
In 196  
\$74 in Puert

s to pay higher premiums for private plan coverage.  
verage payment for a week of disability ranged from  
bly operated fund and private...

...contribute  
an employee  
percent of t  
employers pa  
insurance  
The contribu  
from 0.5 per

ate-operated plan in Rhode Island is financed through  
x of 1.0 percent on a worker's wage up to 70  
average annual wage in covered employment. Railroad  
unemployment insurance-temporary disability  
on wages of up to \$600 a month per employee.  
the same for all employers but can vary each year

...more than  
-employed pe  
percent of...

ent and no less than 0.1 percent of payroll tax. Self  
have elected coverage contribute at a rate of 1.25

...earnings.  
by tax of  
employees an  
the 0.5 per  
percent and  
funds.

ersey, the State plan for employed workers is financed  
ent of covered wages up to \$10,700 a year paid by  
ponding tax of 0.5 percent for employers. However,  
er tax rate may be modified to vary between 0.1  
st of covered...not be borne exclusively by the public

Admini  
Five c  
administered  
Under these

on temporary disability insurance programs are  
me agency that administers unemployment insurance.  
ams, the...

...r the l  
workers' com  
expenditure  
account...r  
participatio  
providers of  
recipients.

of Defense and for veterans' account for 10 percent;  
payments for 4 percent; and various public health  
research, and construction of medical facilities  
gislation, for the first time, permitted Federal  
financing of State payments made directly to the  
are for costs incurred by public assistance  
sharing initially remained subject to the maximum

monthly individual available. In showing in the The increase the maximum; terms of average medical payments Federal cost payments for The age ...

ment amount for which Federal matching was in 1956 and 1958 significantly increased Federal for medical costs of public assistance recipients. from liberalized reimbursement formulas under which amount subject to Federal matching was defined in expenditures per recipient. As a result, high a given month for some recipients became eligible for as long as the payments were offset by zero or lower recipients within the State. tion was also perceived as requiring special attention

... Medical Assistance to the Aged" (MAA)--and increased Federal cost sharing al vendor payments for aged public assistance recipients. legislation provided Federal matching grants to the States for...

... the State permitted to extend the increased Federal cost sharing in medical v payments to blind and disabled assistance recipients. In 1966 following a lengthy national debate, Congress passed legislation..

... The program funded through premiums from participating persons and a matching contribution from general revenues. The 1965 tion also created Medicaid (the Grants to States for Medical Assist

... Title XIX Social Security Act. The Medicaid program replaced both medical vend s to public assistance recipients and the MAA program for needy persons aged 65 or older...

... Under Medicaid the States were required to extend coverage to recipients of support payments-- Aid to Families With Dependent Children, Old-Aid stance, Aid to the Blind, and Aid to...provided to disabled indiv (but not to their dependents) who have been entitled to disability nce benefits or railroad retirement disability benefits for 24 months. Fully or currently insured workers...

... special lonal provision, may voluntarily enroll in the program by paying a premium (\$ 155 for 1989; the amount is recalculated annually). St other public organizations may purchase hospital... ..the 65 were ed by the HI program in 1987. During 1987, HI benefit payments amou \$50.0 billion. Benefits d.--Under the HI plan, beneficiaries receive the following ser

... Accommodat , laboratory operat X-rays, drugs proce , nursing and bi , nursing service. ments are made for duty nursing), therapy , and services of in residents-in-training...

... Institutions hospital that section skilled-nursing quali Payment is up facil v are in a year to 15



is covered for the first...

...patient in a Science sanatorium; nonparticipating

Financing tax on earnings retirement, same maximum...

...Social Security Hospital Insurance that of the Federal Insurance Trust administrative rate of 1.45 percent for the rate of 1.9 percent

...Medicare (income-related federal tax system) paid by individuals liability of a \$250.00 for each premium of \$8 after which the

...new Federal receipts from

The responsibility of financial intermediaries settlements. The Blue Cross

...basis of real hospitals used related to the

...the approval professionally hospital must be

Payments States, the Dis

...and the program monthly payments Security benefits

...annuity. (billed quarterly) Medical Insurance requires.

In prior payments of the State 19 provisions

...filling a

ital. Special provisions are included for Christian and for payment for emergency services provided byitals.

Administration.--Hospital insurance is financed by a tax separate from the tax used to finance and disability benefits but which is applied to the

axes.) This income is channeled into a separate Federal Trust Fund, established on a basis similar to Old-Age and Survivors Insurance and Disability Funds. All hospital insurance benefits and are paid from this trust fund. The HI contribution applies equally to employers and employees. The tax employed equals to combined employer and employee rate

Health Coverage Act (MCCA) are financed in part by an additional premium that will be collected through the beginning in 1989. The supplemental premium will be eligible for Medicare Part A with Federal income tax \$150 for that year. The premium rate for 1989 is of Federal income tax liability with a maximum rates and maximum are fixed in the law until 1993,

Health Insurance Catastrophic Coverage Reserve Fund for supplemental catastrophic premium.

of Health and Human Services has overall administering the HI program. In...facilities nominate a process claims for HI benefits and to make payment intermediaries are assigned by HCFA on a regional basis. field...

costs, subject to certain monetary limits. Most active payment system with rates set in advance and the diagnosis. Hospices are paid...

setting (hospital versus nonhospital), and meets standard. To receive Medicare payments, each agreement with a PRO.

only are made only for services provided in the 50 of Columbia, Puerto...

and \$29.9 billion in benefits. Enrolled individuals pay \$31.90 in 1989, which is deducted from their Social Abroad Retirement annuity...

persons who are not yet receiving their benefits are premium rate is adjusted each year. Supplementary is not covered by premiums are financed from general

aged persons receiving public assistance--cash assistance--could be enrolled in the SMI program by the agency paying the premium for the individual. The the Medical buy-in of Medicare coverage for the...

with SSA. If persons withdraw before coverage starts,

there is no... liability. However, the premium rate is increased by 10 percent... a full year they remain out of the program...

... who do not... as soon as they are eligible. (Special waivers of the premium sur... are available to employees or spouses who continue coverage und... employer health insurance plan.) Enrollment may also be terminated... e to pay the premium.

Bene... ided.--The SMI program covers the following services and supplies:

- \* Physi... and surgeons' services...
- ... Part B coinsurance. Not included in out-of-pocket... s are the Part B premium and balance bill amounts (the differ... en Medicare-approved amounts and the physician's actual char...

... limitation... ed on outpatient treatment by physicians of mental, psychiatric... personality disorders. Payment for such treatment during any c... ar is limited to \$250 or 50 percent of allowed charges, whic... smaller. (The actual payment may be lower if charges for... vices are used to meet part or all of...

... drug deduc... y not be included in the basic catastrophic out-of-pocket...

Payme... SMI covered services are made on either a cost or a charge basis... ents are on a cost basis (to some providers of services),... diary must ascertain that the cost is reasonable. If the payments... a charge basis (to physicians or others furnishing individual s... the carrier must verify...

... n the ba... e schedules, and limitations are placed on certain other servi...

Payme... physicians' services and other services reimbursed on a charge basi... n one of...

... claim for... ment based on an itemized bill, whether paid or unpaid, and re... yment for 80 percent of what have been determined to be reasonab... es above the deductible. In...

... the physi... applier may accept an assignment and submit a claim directly for... agreeing to accept the carrier's determination for reasonable c... the full fee for the...

... practice... es in general earnings levels.

Medic... as... n authorized to make payments on a per capita basis to repayme... an... some plans receive payment for services covered by both the HI a... ograms. Special reimbursement provisions apply to provide...

... financing... nistration.--The SMI program is financed through the Federal Sup... Medical Insurance Trust Fund, into which are placed the premium... nrollees and the amount paid by the...

... ysician... r health care providers. Carriers perform specific functions s... rmining allowable payments; holding, disbursing, and account... ds; assisting in the application of safeguards against unn... ilization...

... e serve... rmediaries.

The M... shes a separate Federal Catastrophic Drug Insurance Trust Func... n the drug portion of the supplemental and flat

premium under-  
entitled to  
work to be re-  
Families With  
are receiving  
of SSI recipi-  
State...

B will be paid. The HCFA will contract with qualified  
...coverage for all persons who are receiving (or  
under specified conditions) payments under the Aid to  
ent Children (AFDC) program and for most persons who  
mental Security Income (SSI) payments. ( The coverage  
y be restricted to those who have undergone a separate

... states mu-  
AFF or SSI  
\* Child  
(born  
and p  
must accept  
ha broad c  
re. ting re

cover several other related groups not eligible for  
s. These "mandatory" Medicaid groups include:  
d 1 through  
ptember 1983  
for care rendered to eligible individuals. Providers  
paid reimbursement level as payment in full. States  
n in determining the reimbursement methodology and  
ervices...

... responded  
subsequently  
late in 193  
in try. T  
as e the  
th- ailroa  
Veter-  
A var-

he Railroad Retirement Act of 1934, which was  
ed unconstitutional. The tax provisions of a second  
ere declared invalid by a lower court. Finally...  
item of agreement was that the Federal system should  
of pensions to those on the private benefit rolls of  
fits

... benefits  
the progr-  
ho. taliza-  
lo. progra-

ilable to veterans of military service. Included in  
isability payments, educational assistance,  
medical care, survivor and dependents benefits, special  
iring preference...

... scharg-  
co. tions  
mo. ly com-  
pe. ntage  
10- rcent c  
... mpensat-  
Aff. rs.

arated from military service under dishonorable  
eligible for compensation payments. The amount of  
depends on the degree of disability, rated as the  
function lost. Payments range from \$73 a month for a  
ty to \$1,468 a month for...  
r laws administered by the Department of Veterans

Depen-  
ver an was  
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re ve flat  
The  
co. ibutor

Indemnity compensation payments are also made if the  
g or was entitled to receive compensation for a...  
r's unreduced benefit amount. Child survivors usually  
payments.  
financed in part by joint employer-employee  
part from general...

... FRS are  
th- urrent  
wo. rs cov-  
co. ibute  
fo. social  
sa. y.  
The...

by Social Security. They contribute to the program at  
e and are eligible for the same benefits as all other  
ocial Security ...of service. The FERS-covered workers  
is pension; in 1989, their combined contribution rate  
Medicare, and the federal pension is 8.45 percent of

... high-  
di. ility  
be. its pa-

age pay plus 40 percent of the regular Social Security  
Survivor benefits under FERS are paid in addition to  
Social Security. The survivor...

... ceive  
The t  
kn. as th-

l Security benefit.  
final tier of FERS is a tax- deferred savings plan  
lan. Under this plan workers may contribute up to...

... Federal pro-  
 Retirement a-  
 paid \$20.8 b-  
 reductions in  
 financing. I  
 current and.

... and a 5-m-  
 before payme-  
 Vester  
 Retirement..  
 reflect the  
 Surviv-  
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... r recei-  
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 reduction of

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 able...

egment of FEBS is administered by the Civil Service  
 ility Trust Fund , as is the CSRS. In 1987, the Fund  
 o 1.5...submit recommendations to the Congress for  
 alternatives to the current payroll tax method of  
 se is to assure the provision of retirement benefits to

ating period is required after the onset of disability  
 the annuity can begin.

enefits.--An employee who qualified for both Railroad  
 Social Security, his or her annuity is increased to  
 security payment level .

ties are payable to widows and widowers, children, and  
 nts. Eligibility for...

rkers' compensation or public disability benefits. Work  
 o affect payment, depending on the amount of  
 y is not payable for any month in which the annuitant  
 from employment or self-employment. Withheld payments  
 earnings for the year are less than \$4,800.

he Railroad Retirement and Social Security programs is  
 Social Security trust funds in the same position they  
 railroad employment had been covered...

ocial Security benefits, the amount of his or her tier  
 ed by the amount of the Social Security benefit. This  
 ause the tie...

the industry pension segment of the annuities. In 1989,  
 e will is 6.2 percent, and the employee tax rate  
 earnings base for tier I taxes is the same as...

ess extended the railroad unemployment insurance  
 sh payments for temporary sickness and special  
 his program is financed by the contributions of

's caused large scale railroad layoffs that, in turn,  
 nder the unemployment insurance program to levels  
 ability of the system to...

was \$745 million in debt. To balance this account, a  
 of 4 percent of the taxable earnings base is being  
 vers from 1980...such as age of eligibility and medical  
 ity and blindness.

payments under SSI were also made uniform so that  
 s are guaranteed the same minimum amount...

or couple.

SSI

provides monthly cash payments to any aged, blind,  
 ose countable income is less than \$4,416 per...

ual must be at least 65 years old.

standards and payments based on disability under SSI

used for the Social Security Disability Insurance

individual is considered to be disabled if he or she

... benefit payments

For the payment of household.

... I by reason of Federal monthly the Federal

Federal Security cost reduce their amount. This

beginning January 1, 1989, a maximum Federal monthly SSI payable to eligible individuals living in their own home this maximum.

Age, disability, or blindness, may receive a maximum amount of \$55. In addition, as discussed subsequently, are supplemented in all but two States.

Payments are adjusted automatically to reflect Social Security cost living increases. Under the SSI program, States may not reduce payments to offset any increase in the Federal amount that recipients will receive the full...

... automatic receiving Federal

Factor The benefit support available

es. In December 1988, nearly 4.1 million persons were receiving payments averaging \$227 per month (table 9).

ing Benefits payment is reduced by the amount of other income and the recipient. Recipients who...

... and receive based SSI payments and who have Medicaid payments that are in

and maintenance there receive only two-thirds of the recipients who are in public or private institutions on one-half the cost of their care paid for by the State. Those who receive a maximum SSI payment of \$30 per month while in a public institution. However, those in public institutions not...

... is a public residents. of public

rated community residence with no more than 16 persons, payments may be made to persons who are residents of public shelters for the homeless for...

... if benefits may return, permitted after full month of for up to 2

necessary to maintain living arrangements to which they are entitled. A payment of SSI benefits for up to 3 months is permitted if that was applicable in the month prior to the first institutionalization. Continued payments may also be made for individuals who were eligible under section...

... Social Security If the recipient. However, combined...

not (related to work incentives). If recipients have other income, SSI payments generally are reduced so that the first \$20 per month of most unearned income is not counted...

... received benefit) recipient are required

payments during the month (most often a Social Security payments dollar for dollar. Under SSI, recipients are not required for any other benefits to which...

... if earner Then after, Income payment and amounts of income payment providing for approved plan

in any month is also excluded from countable income. Payments are reduced by \$1 for every \$2 earned. Income from other sources is excluded when determining countable income. These sources include income from scholarships, certain expenses of students, work expenses of blind persons, work expenses of the disabled, and payments for support of an ineligible child. Income necessary for an approved plan...

... special individuals in payments that...

Medicaid and Medicaid coverage--to blind and disabled individuals for SSI payments but who work despite severe disability. Section 1619 of the Social Security Act provides that individuals who are no longer eligible for either regular or special SSI payments because of their earnings may retain Medicaid coverage if they meet the following conditions: (1) They continue to...

... if disabled special SSI eligibility

ments who are no longer eligible for either regular or special SSI payments because of their earnings may retain Medicaid coverage if they meet the following conditions: (1) They continue to...

... services; their earnings are insufficient to provide a  
 reasonable level of SSI payments and Medicaid.  
 The amount of assets a person may hold and be eligible for SSI is...

... the new States whose previous assistance levels were higher  
 than the Federal payment were required to supplement the Federal  
 payment in order to maintain that assistance level. In addition, States  
 have the option of supplementing the payments of their SSI recipients,  
 whether they were awarded SSI or transferred from the prior State  
 as long as the States were permitted a great deal of discretion in their  
 assistance levels. States that... SSI. In December 1988, 2.2  
 million people were receiving State supplements; the average payment was  
 \$10.7. Of the 2.2 million recipients, 1.9 million were receiving federally  
 administered supplements, and 270,000 were receiving State-administered  
 supplements.

A State may choose to administer its supplemental payments or choose to have  
 the Federal Government. When a State chooses Federal  
 administration, the Social Security Administration (SSA) maintains that  
 the State must pay the administrative costs and issues the Federal payment and the State  
 check. SSA assumes the cost of administering these  
 supplements. However, if a State chooses to administer its own  
 supplements, it processes applications and makes eligibility  
 determinations. As of January 1989,  
 2.2 million people were administering their own supplementary payments.

The Federal Government is permitted a great deal of discretion in their  
 assistance levels. States that... SSI. In December 1988, 2.2  
 million people were receiving State supplements; the average payment was  
 \$10.7. Of the 2.2 million recipients, 1.9 million were receiving federally  
 administered supplements, and 270,000 were receiving State-administered  
 supplements.

Administered supplements and the administrative costs of federally  
 administered supplements are financed from Federal Government general  
 revenues. Total for calendar year 1988 were \$13.8 billion, of  
 which \$10.7 billion was for Federal SSI benefit payments. Federally  
 administered supplements totaled \$2.7 billion and State-administered  
 supplements totaled \$80 million.

Applicants for SSI payments are taken at SSA district offices  
 where the documentation is examined, and the district office...  
 eligibility determination agencies. The SSA district offices  
 make payments of up to \$368 to an eligible individual  
 (plus the federally administered State supplementary  
 benefit amounts) if severe financial difficulty is evident.  
 The benefit amounts are made through SSA's central  
 processing system. Certification is then made to the Treasury  
 Department for the issuance of monthly checks.

... through the States, the Federal Government matches  
 State expenditures for assistance payments at a rate that varies by  
 State. The percentage of AFDC payments is determined in a way that  
 provides a percentage of Federal matching to States with...

... ed.  
 --An individual's income and  
 resources are considered  
 in determining eligibility and  
 payment.  
 --The program must be  
 administered either  
 by a single State

... a fair hearing must be given to anyone who is denied AFDC payment is terminated. In addition, the State must participate financially in its AFDC program, based on the findings on the amount that may be paid, which may result in assistance payments below the needs standards. Payment standards are adjusted periodically by the States, based on their fiscal abilities. The Family Support Act of 1988 requires each State to evaluate its own need and at least once every 3 years, with special attention to the need for shelter. In January 1988, average monthly payments per family ranged from a low of \$113.00 in Alabama to a high of \$662.45 in Alaska. Average monthly payments per family ranged from \$38.10 in Mississippi to \$255.70 in Alaska. National average benefit per family was \$366.60; per family was \$366.60.

Payments are usually made directly to AFDC recipients. However, for individuals who are physically or mentally incapable of managing their own affairs, payments go to a representative payee on their behalf. In some cases, at a recipient's request, payments for rent and utilities may be paid directly to a landlord or a utility company.

Eligibility for AFDC is based on the following criteria:

- ... of 10.9 million children and their parents--received \$1.4 billion in AFDC payments in the 50 States, the District of Columbia, ... District of Columbia, and the District of Columbia have unemployed parent programs that permit children to receive payments if the principal wage earner in the family is present but unemployed. To qualify, children must...
- ... law provides for disregarding some earned income in determining the amount of the payment. The first \$90 of monthly earned income from full- or part-time employment is disregarded as...
- ... earnings determine eligibility. All other income is considered in determining payment. Assets of AFDC applicants are considered when determining eligibility. States must set a limit on assets taken into consideration in determining eligibility.
- When a child receives AFDC payments because of continued absence of a parent, the local welfare agency must notify the local child...
- ... AFDC, the local parent or caretaker relative must assign all rights to child support payments to the State, except for the first \$50 per family. Local child support enforcement agencies enforce the collection of child support payments. They provide services to welfare agencies, establishing absent parents, establishing paternity, and enforcing child support payments.
- ... of their State level. A number of methods to collect child support payments and these methods include: (1) direct payment to the local child support agency, (2) withholding Federal and State tax payments, (3) withholding unemployment compensation, (4) garnishment of wages, and (7) notifying credit bureaus about child support payments.

Administration and Financing  
The cost of AFDC is shared by Federal, State, and local governments.  
Since...

...Income of the State, the percentage of Federal participation in that part of the payment is above a specified amount. A maximum percentage of the State programs, limits the amount of payments to the ratio of Federal sharing. The States may make higher payments by State and/or local money.  
Under a dollar matching formula for AFDC, the Federal...

...The same maximum payment is applied to certain children in foster care, but the maximum is \$100 per month for each child.  
If it is more Federal funds than the regular...

...of from the State payments are at least 83 percent of the aggregate amount spent for cash assistance to recipients. In 1989, all States use a formula for calculating...percent of the poverty income guidelines, including those receiving other Federal assistance; must meet these requirements. One- and two-person households must receive at least the applicable standard receive at...  
...Circumstances where a sole recipient is required at least annually. Households receiving SSI payments or Social Security benefits are exempt for period. Households must report monthly income...

...Stamps for a month if they meet the special disaster income and asset limit.  
Special provisions allow drug addicts, alcoholics, or blind or disabled persons to receive certain group living...

...Marketing or applying for food stamps through local food banks or food stamp offices. Since August 1, 1980, persons receiving food stamps have been permitted to apply for food stamps through local food banks or food stamp offices. The Federal...

...The first time a household receiving Aid to Families With Dependent Children (AFDC) payments were required to meet asset and income certification exemption requirements were tightened for recipients, whose...the definition of disability for food stamps expanded to include certain veterans' payments, and adjustments to SSI payments and Social Security benefits were made in determining food stamp amounts for 3 months.  
The...

...Food stamps for recipients of State supplementary payments, government disability benefits, and disability payments. Households in which all members are made categorically eligible for food stamps. The program, except shelter cost deductions, and asset limits as of May 1986. A portion of the income received by the act. The amount of cash that schools are required to pay (average payment) is adjusted annually to reflect changes in the "away from home" component of the Consumer...

...the State of...  
\* Use of the program only for the purpose of...  
\* Maximum only to eligible households.  
\* Correlation of activities.  
\* Coordination of activities with other related programs...



...energy is primarily purchased in common either directly or through  
rent. The a payments to households with income under 150 percent  
of the pove guidelines or 60 percent of...

...Veterans s. States are permitted to set more restrictive  
criteria as

State payments directly to eligible households or to home  
energy supp on behalf of eligible households. Payments may be  
provided in , fuel, or prepaid utility bills, or as vouchers, stamps,  
or coupons..

...funds. Gen assistance, in the form of direct cash assistance to  
eligible pe payments to vendors, may be furnished to needy  
persons who qualify for federally financed assistance programs or  
who require l assistance.

The e / requirements and payment levels of general  
assistance vary from State to State and often within a State.  
Payments a usually at lower levels and of shorter duration than those  
provided by rally financed assistance...

...THA to co the capital cost of a project or to provide debt service  
payments t the lower-income character of the project. Additional  
studies a le to cover operating...

...reconstr 5,503 units.

The n am is the Section 8 Housing Assistance Payment  
Program fo l. Income Families. Housing assistance payments ( or  
re supply ) are made to participating owners of private sector rental  
housing on f on...

...rent due owner for the dwelling unit and the occupant family's  
required co toward the rent. The assisted occupant family is  
required to be up to 30 percent of...

...voice r n housing in a specific project. This program also  
makes housi nce payments directly to participating owners on  
behalf of e e tenants. For each tenant the housing voucher is...

...Initially units are owned by the local PHA and the tenant family  
makes payme based on the family's current income and also maintains  
the some. T s the PHA... financing the program, the benefits that  
are payable ditions to be met for payment, and the administrative  
on izatic hshed to do the job. Information also is given on the  
ter rary d insurance programs . The report is issued and  
up ed sen by the Employment and Training Administration, U.S...

...er SSI en , January 1989 focuses on eligibility provisions and  
basic level ss tance payments for persons who receive supplementary  
payments i e 5 States and the District of Columbia. Additional data  
on deral- nistrative responsibility for making payments, on  
op tional St mentation payments, and payments for special needs  
are also pr t is issued annually by the Office of Supplemental  
Security...

...resents ensive tabular presentation of AFDC State casehold  
data AFDC ncy assistance payments, AFDC applications and case  
d. ntinua e tests for hearings in AFDC, disposition of cases  
in ving a l...long-range financial status of  
the p the  
rela' e the Social



...  
 CAPTIONS: Payable and insured-status requirements under the OASDI  
 program. (table);  
 Selected benefits and maximum benefits for temporary total disability.  
 (table); Medicaid recipients and payment amounts. (table);  
 Federal poverty guidelines, February 1989. (table)

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 DIRECTOR(R) File: 8 from file: 148)  
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 p. All rights reserved.  
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 Personnel, DI(167)  
 January 1989  
 DOCUMENT TYPE: tory ISSN: 0031-5702 LANGUAGE: ENGLISH  
 REFERENCE TYPE: ABSTRACT  
 WORD COUNT: LINE COUNT: 14711

... Gail  
 G. Kibatt, President  
 Pratum, Jr., Vice President Black & Decker U.S. Inc.,  
 1 Park Box 798, Hunt Valley, MD  
 21030 7115  
 Contact: Fred MacDonald, Premium  
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 Individual: Freds, Premium Catalog, Plateau  
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 205-2 00-633-2304  
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 Manager: Sales By Ernest Corp., 2262 Bath Ave.,  
 Brookfield 214; 718-441-7555...

... Fulfilling  
 include: motivational programs,  
 merchandise: stakes, contests and games,  
 programs: travel sales incentive  
 fulfillment: premium programs, direct mail  
 Don C: graphics design and production.  
 Leonard: president  
 in the: Senior Vice President...most unique awards  
 record: for personal "gold"  
 and i: perfect achievement, premium,  
 disk: items. Our gold plated floppy  
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als and medallion dials. Marden-Kane, Inc., 410

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'89--The 56th National Premium  
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.07656; 201-630-6507;  
f Sony Consumer Electronic  
remium /incentive use.  
n Stylecraft, 1510 Pontiac Avenue, Cranston,  
463...

rd cases, portfolios,  
more... Awards: Geographic Listing  
line, PREMIUM, P.O. Box 38, 215 W. 11th St.,  
202; 205-231-1540; 800-633-2304  
Kernion, Premium Sales Manager  
ham & Company, 7641 E. Gray Road, Scottsdale, AZ  
..890-5900  
ron, Asst. Sales Manager  
Motivation '89--The 56th National Premium Incentive

Ave., Clarendon Hills, IL 60514;  
00-752-6317 ..

t Wakefield, President & CEO  
ck & Decker U.S. Inc., Premium, 10 N. Park Dr. P.O.  
alley, MD 21237; 301-683-7115  
d MacDonald Premium Sales Mgr. Black & Decker  
Park Dr., Hunt Valley,  
4212; FAX: 410-944-0465  
tcher Sattlerwhite  
Cardin Luggage & Totes, Premium, 80 Seaview Dr.,  
094; 201-341-8300  
anderHoven, Marketing Coordinator  
ive group legal and financial  
t plans the meet the  
new tax law and which  
s to get the most from their  
s. These plans...and

administrative  
profit-sharing  
offers many  
resource  
James G.  
R. David  
non-product  
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programs,  
lumpsum  
workshops  
VHS tape

services for pension,  
and saving plans. H&A also  
computer software to human  
resources.  
President  
s, Chairman of the...for all employee levels including  
workshops, retirement  
financial planning, women's  
retirement accumulation, early retirement,  
outplacement, and outplacement  
information available.  
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No. of Employees: 55  
VPA evaluation  
and administration  
insurance  
insurance  
New York  
plans, self-insured  
Program and  
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Our full  
Defined  
Annuity (401k)  
are our...

s: 55  
he feasibility, implements  
self-insured disability  
plans such as state disability  
plans (in California, New Jersey,  
Illinois), salary continuation  
and disability...Corporate Quit-Smoking  
groups and no group  
utilizes a hand-held computer in  
behavioral changes that  
lead to quitting with the fewest  
investment returns for all of our clients.  
The products can facilitate all  
retirement plans. The Group  
(401k) and 401(k) Opti-Vest contract

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Universal  
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Carl H. A  
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employees can spread their  
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n, President /CEO  
way, Vice President  
inherent attributes,  
and natural talents. IDAK  
comprehensive computer scored  
at their consulting. Group  
outplacement programs  
both blue-chip... Inc., 275 E. South Temple, Ste. 302  
UT 84111; 801-364-4000, TAX (801),  
Arch Associates 6801 Whittier Ave., Ste. 304,  
clients  
local. We offer a variety of  
services and an interfaced  
computer-based HR system. We  
work with each client to build a  
relationship that...

...7292

Contact: Rosemarie Garofalo,  
Advertiser: Manager

No. of Employees: 1,500  
 Payroll and payroll tax preparation service  
 for small mid-size businesses.  
 B. Thomas Sano, Chairman, CEO  
 G. Thomas

...These companies provide software for HR applications. Consult listings  
 for descriptions of their packages. Actuarial Computer Technology, Inc.  
 (ACTI),

7557 Ramblin Road, Ste. 1050, Dallas,  
 TX 75231; (916) 91-0900; 800-DNA-ACTI  
 Contact: H. Baseman Marketing  
 No. of Employees: 65  
 DCVAL - Individual contribution recordkeeping,  
 BDS - Benefit Disbursement System,  
 DBVAL - Individual Benefit Valuation &  
 Recordkeeping and PVR - Pension Valuation  
 Reporting of Employees: 15  
 Allied Business Systems Inc. offers  
 support for human resource professionals.  
 CAPS, Computer Assisted Personnel System,  
 is a comprehensive HR information  
 system. Employee Tracker is a  
 requisition system.

...0703

Contact: T. Shackles, General  
 Manager  
 Alpha Systems, installs and supports  
 Alpha Temp computer-based management  
 system for temporary personnel agencies.  
 Using microcomputer and database  
 management capabilities, AlphaTemp performs  
 scheduling, payroll, billing, general  
 ledger and accounts receivable/payable...

...Employee Benefit statements produced by  
 BeneTALK software on a IBM  
 PC/compatible micro computer (also  
 in-house). Telephone Technical  
 Support, back guaranteed. BNA Software, The Bureau of...

...processing administration systems.  
 and benefit Kenneth L. Bothe, Executive  
 Vice-President  
 Robert E. Bothe, President and CEO Computer Associates

International, Products Division, One Tech  
 Application Dr., Andover, MA 01810; (617) 685-1400...R. Bothe, President,  
 Applications

Products Division  
 Mark Warner, Senior Vice-President,  
 Marketing Applications Products  
 Division, Center Teaching Corporation, 1713 S.  
 Neil Street, Chicago, IL 60620; (217)  
 352-6362  
 Contact: Mark Warner...

...flexible

answer job ; 2) TenCORE Assistant (TA),  
 a menu-driven courseware generator; and  
 3) TenCORE Computer Managed Instruction  
 (CMI) System: a complete record  
 keeping, generation and learning  
 assignment system for...

### ...President

Conceptual Systems is a developer of  
 systems for managing human resources,  
 including CONCEPTPOINT, the computer-based  
 career development system for  
 employees; CMT, the courseware  
 authoring system; and COMPTA, a  
 computer...

### ...Employee Relations

Salary Administration, Compensation  
 and Job Evaluation, Benefits, Unlimited  
 Earnings and Deductions, Payroll, Tax and  
 Check Processing, Direct Deposits, and  
 Distribution and Accounting. (WAY Software, Inc., 30 E. Lincoln...

### ...843-9879

Contact: VanNaert, Employee  
 Communication Sales  
 No. of Employees: 280  
 Daktronics provides electronic, computer  
 controlled Employee Communication Systems.  
 Available in a variety of sizes they  
 will suit your needs...

### ...EDUCOS. EDU

is easy-to-use and upgrade to EDUCOS.  
 Lewis B. President Executive Computer Network, Inc., 373  
 Route 4 Building D, Fairfield, NJ  
 07006; (201) 355-5552  
 Contact:  
 GENESYS Software Systems, Inc. develops  
 mainframe software for all human  
 resource systems: payroll and tax accounting  
 defined contribution and  
 flexible benefit administration; hire-to-retire  
 personnel planning; budgeting and position  
 control. GENESYS has...

### ...Pat Flynn, President

Program  
 Administered by IBM InfoWindow system.  
 Using a personal computer or Personal  
 System (PS/2, 50, 60, or 70, an  
 IBM InfoWindow Display, a non-IBM...

### ...presentations

courseware includes motion or still  
 video, telephone audio, synthetic  
 speech, computer-generated text and  
 graphics. IBM InfoWindow Display  
 include a screen, stereo speakers, a...health and  
 safety, and disciplinary action  
 tracking. Historical information. ALIAX(R)

provide comprehensive tax coverage by  
calculator roll and withholding taxes  
for busi in the United States and  
Canada..

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payroll e fully integrates with HR:M  
Personnel onnell Douglas Computer Systems, P.O.  
Box 195 ine, CA 92715 Micro Power & Light Co., 12810 Hillcrest  
Road...

...Employees:  
Employee it Administration System  
is a pay it recordkeeping system  
which a s employee defined  
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System online investment performance  
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and lun ayments . Participant  
Account em is a share holder  
recordk system.  
Robert ana, II, President & COO  
John... e area.  
The sys designed for customize  
screens, fields, and reports. Santa Fe Computer Company, 37

Wheaton  
Dr., Nar H 03063; (603) 883-9900  
Contact: McNamara  
Cobra C e Plus: Other benefit  
payment e, LTD, ADA; Automatic rate  
selecti ating; Accounting reports  
audit to anagement & insurance  
reports ard letters. Labels. Computer  
software 3M PC or Compatibles dBase  
III sol e & customization optional SBC Systems, 30...

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softwa Administration of Full  
Flexib ts (Section 12 ) Plans  
401(k) efinied Contribution , ESOP  
Defined Plans, Non discrimination  
Testing n 89), interactive enrollment  
using t reen technology...

...2,995.00. is Retiree  
Medical r, a \$795.00 PC-based  
system mium billing and collection,  
target ically at retirees. Ultra Concepts, Inc., P.O. Box  
8053

Fountain ..Contact: Mr. Robert Etchells, Director of  
Marketing  
No. of r s: 6  
WASP il dkeeping, collation , and  
reporti nting system for  
wide-ra ension programs. WASP  
menu-d consists...



...E. Irvine, 14; (714) 261-1773  
 Contact a Champion, Vice-President McDonnell Douglas Computer  
 Systems, P.C. 501,  
 Irvine, 3  
 Lafayette te Systems, 3732 Mt. Diablo Blvd...Windy Ridge  
 Parkway, Mari a 30067  
 Contact t Flynn, Senior Program Administrator  
 Illinois  
 Champaign Computer Teaching Corporation, 1713 S. Neil St.,  
 Champaign 61820; (217) 352-6363  
 Contact nes...

...Inc., 1590 aukee Ave.,  
 Ste. 27 tyville, IL 60048; 312-680-5050  
 Mattesc ial Computer Technology, Inc., (ACTI), One Prairie  
 Centre, 2, Matterson, IL 60443; 312-481-8655  
 Oakbroc

...Software, 8 13318, Wichita, KS  
 67213  
 Contact tty Turner  
 Marylar  
 Gaithes tuarial Computer Technology, Inc., (ACTI), 18310  
 Montgo age Ave., Ste. 400, Gaithersburg, MD  
 20879; 301-900...  
 ...Silver Sp 20910; (301) 589-1800  
 Contact ephen E. Ferrer, President  
 Massach  
 Andover er Associates International, Inc., Application  
 Product on, One Tech Dr., Andover, MA 01810;  
 (617) 6...

...291-0670; -6243  
 Contact ster, Vice-President  
 New Har  
 Nashua Computer Company, 37 Theaton Dr., Nashua,  
 NH 030 883-9900  
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...Windsor, N (609) 443-4037  
 Contact bert Etchells, Director of Marketing  
 Fairfie tive Computer Network, Inc., 373 Route 46 West,  
 Buildi efield, NJ 07006; (201) 75-5552  
 Contac

...105, Chap 10514; (914)  
 241-33  
 Contac bert Lerner, Owner  
 New Yor ial Computer Technology, Inc., (ACTI), 215 W. 84th  
 St., #7 York, NY 10024; 212-799- 691...214-242-2312;  
 800-533-2312  
 Contac w D. Atkinson, Director, Client Systems  
 Dallas l Computer Technology, Inc. (ACTI), 7557 Rambler  
 Road, , Dallas, TX 75231; 214- 31-0900;  
 800...

...Lane, Star  
 CT 069 -22-1118

Contact: Packer, President  
 SELEX-S Computer -assisted interview  
 system utilizes sound psychological  
 concept in establishing person  
 specific with emphasis...an interactive socratic dialogue  
 and tel-like animations to increase  
 attention retention. Product  
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 BASI admi s defined contribution  
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...President Lindberg Dr., Aliquippa, PA  
 15001  
 Contact William T. Wolz, President  
 Person ter software application  
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 Manager objectives process commu ly...

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 s all HR functions; interfaces...

lans.  
 n, President  
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 Computer d Greentree Interviews  
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 No. of s: 30  
 Health Management System  
 controls ment, claim adjudication,  
 payment rates ICD-9 CPT-4 codes,  
 and VCF . The system handles  
 plans, e claims...

...Mr. Michael O,  
 Vice-President Marketing  
 No. of s: 5  
 THE PAN tem: a micro-computer  
 based s system for Executive  
 Resource ment and Succession  
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 with da s...Module is a benefits administration system  
 that ha flexible benefits, health and  
 welfare s, defined contribution, and  
 defined eff plans.  
 Ken Hol President  
 Richard Vice-President,  
 Research lopment Leafstone, 20...

...95823; 916 2  
 Contact Anna Munley, President  
 No. of es: 15  
 Manager us computer program compiles  
 employee s, y, absenteeism, tardiness,  
 driving or , workman's compensation,  
 wages, rds, training...

...Runs on IP 3/2s and  
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 Lars O. , President National Computer Systems, Inc. (NCS),  
 Human R Marketing, (612)  
 France . Minneapolis, MN 55435;  
 612-830 es all aspects of expatriate  
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 Manager  
 Alpha l ion Calculation Software  
 calcula ividual pension amounts and  
 provide customized output for all  
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Administrative, 401(k)/DC Administration,  
Participations, Trust Accounting,  
Governmental, Section 5039, and  
more. Training, updates, and support  
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Larry Du...  
...07040; 201-759  
Contact: Steven Venokur, President  
People Manager: One is a personal  
computer-aided tool which helps managers  
and supervisors manage the performance  
of their employees by setting...  
Director: Rita Pinelli, Marketing  
Spencer System: Pension Valuation  
and Administration System, Allocation  
and Contribution Administration System,  
and Insurance Valuation System.  
Full-featured administration packages  
designed for both defined-benefit and  
defined-contribution plans. All software products  
are available for use on the IBM  
PC/AT and...  
...AMF, B.C. V7...  
Canada, 604-9455  
Contact: Fraser  
COMP(1) C... calculate an organization's  
total contribution cost, including  
complex arrangements of pay grades and  
shift schedules... of recordkeeping software and  
processing services for retirement plans  
including defined contribution plans, Microshare  
Thrift/401(k) recordkeeping software for  
IBM microcomputers, and Pension Pay  
check disbursement service for defined contribution .  
and defined benefit plans. Full plan  
administration services available include  
plan design, view, certification, employee...

...130, Irvine, 715; 714-255-5115  
Contact: Mary R. Adams, President  
La Palma Regional Computer Systems, Los Angeles Regional  
Resource Center, One Centurion Drive, Ste. 200, La  
Palma, CA 92650... Norcross  
Dr., Norcross, 404-8307 National Computer Systems, Atlanta Regional  
Resource Center, 3600 Peachtree  
30092  
Illinois  
Chicago...

...Information Systems Inc., 1700 Golf Road  
Rolling Meadows, IL 60008; 312-228-9550  
Schaumburg Regional Computer Systems, Chicago Regional Resource  
Center, 1000 N. Meade Avenue, Ste. 101,  
Schaumburg, IL 60173  
Indiana...  
Minneapolis 612-479-0258

Contact: : Rich Walker, Director of Marketing National Computer  
Systems, Inc., Human Resources  
Marketing France Ave., S. Minneapolis, MN  
55435; 61 ..

...747-6800; 80 99  
Contact: : Rosalie Wise, Vice-President Marketing  
New City : al Computer Systems, ATTN: Brian Greene, 8  
Gavalry Dr: w City, NY 10956  
New York C ne...

...10016; 212-6 0;  
800-262 F.  
Contact: : DiBenedetto, Product Marketing  
Manager  
Rochester ee Computer Center, Inc., Survey Services, 20  
Universit , Rochester, NY 14605; 116-232-7050  
Contact: : ..

...Information : s, Inc., P.O. Box 134, Furlong,  
PA 18925; 34-7121  
Horsham l l Computer Systems, Northeast Regional Resource  
Center, B. Business Center, 455 Business  
Center Dr sham, PA 19 14...benefits surveys, executive  
compensat studies, job evaluation,  
personnel opment, and organization  
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Ferry ... tion, wage and salary administration,  
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products, rules, payment plans, etc.),  
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Arthur C. r, President  
Cathie R. ideo Producer...

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Executive: ement Survey, a  
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1820; 217-333...

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or referral , contingency  
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03134414 SU  
**Social Security**  
Social Security  
April, 1987  
ISSN: 0037-7910  
WORD COUNT: 4

NUMBER: 04938251 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
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LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
LINE COUNT: 03778

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e; workers' compensation; and temporary disability  
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: Regulatory Policy is responsible for the chapter on  
, and disability insurance program. The following  
Division of Statistics Analysis, Office of Research

...Daniel Price  
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he author of the chapters on unemployment insurance,  
, and temporary disability insurance. And Ann  
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tion of the decentralization of policy...

...income-maint  
group life insur  
significant in  
The dimen

benefits in the form of employment-related pensions,  
and sickness payments. Private provisions are also  
as of education and social services.

...be delineated  
major programs,  
social welfare

three measures: the number of beneficiaries under the  
benefit payments, and expenditures in various  
ries in relation to the gross national product (GNP...

...65 or older--  
program--old-ag  
July 1, 1985, t  
...the food sta  
1986. Finally,  
adults in 3.7 m  
SSI payments  
2.0 million wer

receiving benefits under the largest single  
vivors, and disability insurance (OASDI). As of  
icare program covered 78.2 million persons aged...  
gram had 17.4 million participants in fiscal year  
payments were received by 10.3 million children and  
families in December 1985, and federally administered  
ember 1986 were made to 4.3 million persons, of whom  
65 or older.

Total be  
follows:

payments under these programs were disbursed as

Program T  
OASDI \$17  
Medicare  
Medicaid

payments  
illion in 1985  
illion in 1985  
..

...State and lo  
Social insurance

vernment expenditures that were 6.8 percent of GNP.  
fit payments totaled 1342.5 billion; total spending

for health and the Social Security payments of old age upon attainment

...and survivor the addition of for severely disabled...18 who were

Unemployment to the involuntary Security as the

...to those States means of a tax enact unemployment

...made contributions benefits. Three jurisdictions without supplementary By far the

...basic hospital through a separate protection against also...

...monthly premium a matching Federal the cost of ph

...and to the Social Old-Age, The national program, popular important income financed by a payroll up to \$3,000 per

...substantial schedule of graduated Coverage was broad

...conditions) dropped from the covered by the insurance system of disability aged 50-64 suffering or her impairment amendments provided widows and wid Also during

...levels were prices, and the accordingly. By 1972,

al care, including Medicare and Medicaid...Title II of act created an Old-Age Reserve Account, and authorized benefits from this account to eligible individuals age 65...

1956, the scope of the program was broadened through disability insurance. Initially, benefits were provided to workers aged 50 to 64 and for adults... of deceased or retired workers. compensation, which provided temporary cash payments unemployed, was conceived by the Committee on Economic...

th laws approved by the Social Security Board. By act, the Act offered an inducement to the States to insurance programs, and...

to that program to use some or all of those payment of temporary disability insurance s took advantage of the provision; four other recently enacted temporary disability insurance laws funds from the unemployment insurance program. important strengthening...

insurance program for persons aged 65 or older, financed earnings tax and trust fund, that provides the costs of hospital and related care. The amendments

aid out of the current income of enrollees and through contribution from general revenues. SMI covers part of services and other related...

rs of miners who die from this disease. ors, and disability insurance age, survivors, and disability insurance (OASDI) referred to as social security, is that largest and most work in jobs covered by the system. Benefits were to be tax paid by employer and their employers on wages (the...

leased; the wage base was also increased and a new increasing tax rate was set forth in the law. to include many jobs that...

viding that the 5 years of lowest earnings would be outation of average earnings. That persons already would not be treated...the public national social significant broadened through the addition range. Benefits were provided for disabled workers from severe disabilities of "age... was expected to last a least 6 months. The 1967 disability insurance benefits for certain disabled starting at age 50. s period...

red from time to time take account of rising rates (and the applicable wage base) were adjusted n, there was concern...

...beyond the f  
The 1977  
computation pr  
amendments, ben

...of-living ad  
for benefits. In  
improve the prog  
The...

...for the disab  
that the contin  
with nonpermane  
In the la

...rapidly by ur  
unemployment hel  
financing crisis

...the Social Se  
financing, incl  
prior law for e  
self-employment  
taxable income  
revenues appropri  
coverage was ex  
December 31...

...1984. These a  
determining whet  
coverage has be  
old-age, surviv  
universal cover  
covered...servi  
services. The s  
general revenue.  
Eligibili  
Insured st  
those for eligi  
demonstrated at  
vocational reh  
may be made fr  
providing vocat  
beneficiaries w  
To furthe

...benefit retirement age.  
ents made significant changes in the benefit  
ns of the social security law. Under the 1972  
were--under prevailing

ents would apply only after a person became eligible  
ition, tax rates and insurance were raised to  
s financial stability.

and to improve program administration. They required  
eligibility of disability insurance beneficiaries  
abilities be reviewed at least once every 3 years.

edented inflation while growth in wages and high  
on payroll tax income tax system. This short-term  
ng with growing awareness of

ny Act made a number of changes that improved program  
advancing tax rate increases already scheduled in  
es and employers, permitted increases in  
rates, and inclusion of part-time-half of benefits in  
tain upper income beneficiaries (with resulting  
to the OAS and DI trust funds). In addition,  
l to include Federal civilian employees hired, after

ents established a medical improvement standard for  
a disability beneficiary's payments may be ...  
ended to additional employment, so that today the  
nd disability insurance program approaches  
about 95 percent of the needs of this country are  
used for purposes of benefits paid by the uniformed  
security trust funds are derived from Federal  
insurance non-contributory benefits.

To qualify for his or her or benefit payments and  
family member or survivor, a worker must have  
nt to someone who with the cause refuses  
tion services made available to him or her. Payment  
social security trust funds the cost of  
rehabilitation services disability insurance  
successful rehabilitation. d.  
image a return to work, disabled person...

adjustment, so that the person receives a total of 12  
months in which he or she s. In addition, as  
ry...

returning to work because of disability net earnings.  
Benefits shown and total benefits are generally  
ns regarding s. f...

insurance or pension system general applicability  
payment of benefits qualified U.S. citizens who  
payable to a alien living in country in which the  
is suspended payments

Through its security system... national totalization agreement... the U.S. social security system... coordinated with the system...

...or died) before... 1979, the actual dollar amount... covered earnings is... used in the computation. For persons first... after 1978, the... actual earnings... indexed--updated to reflect... ses...

...workers who... tently had earnings at or above... the maximum amount... that was counted... contribution and benefit... es each year and who... retire at age 62... 1987, is \$78... January... reflect any increase... in the Consumer... Index (CPI)... trust fund... reserves were t... below certain levels, ... rule would apply. The amount...

...same way as a... nefits for retired workers... fits to the family... members of a d... ity insurance beneficiary... paid on the same... basis as to the... y of a retired worker...

...taxes (which... ise over 95 percent of... gr... automatically d... ed in two separate tr... venue) are... fund and the DI... t fund. (The hospital... -the OASI trust... Medicare progra... lso financed in this way... or HI portion of the... The money... ved by the trust fund... rided on page 22.)... benefits and op... g expenses of the prog... used only to pay the...

...Secretary of... h and Human Services, and two... lic members, is... responsible for... ng the trust funds and... ng periodic reports... to Congress.

In addition... the social security tax... employees, employers, and... lf-employed trust f... s include relatively... small amounts t... cred to the social sec... t funds from the... general fund: The... eral Government's empl... security taxes with... respect to those... cal employees who are... er social security... (including pay... for military service... s); interest on... social security... t fund investments; an amount... al to the revenue... lost from the... credit against the social sec... tax liability of... the self-employ... id funds to pay for lim... its to certain...

...persons who... y under special insured-st... quirements. In... addition, the r... s from the income tax... half of the social... security benefi... or beneficiaries who have... t amounts of other... income are app... ed to the OASI and DI... ds.3

2 For the... employed, the law pro... 1986-89, for a tax... credit against... and HI tax liability... 0 percent of covered... self-employment... e.

3 A porti... social security benefit... ed in gross income... for income tax... ses for b... ficiaries... es exceed certain... base amounts--\$... for married couples fil... g...

...adjusted gro... me (before social security... ts are considered),... plus certain n... e income, such as tax... interest income, and... one-half of so... urity benefi... ts. Benefi... se incomes exceed... the base amount... lities to... em must in... rt of gross income... for tax purpo... e-half of... r benefit... lf the difference... between their i... s...

...is less.

Legislati... ted in 198... and 1983 au... or... assets among th... t funds, th interest... the borrowing of... the lending fu... cur... owing auth... h permits borrowing

among the OASI, at the end of 1989. ...end of 1989.

Based on actuarial forecasts, signed to produce sufficient revenue to finance the program over... conditions, expires...

...each of the In 1987, OASDI employer and 11.1 percent each for self-employed. 3. Table 4 summarizes selected years.

Administrative The Secretary of Health and Human Services... the overall...

...the Department of the Treasury; (2) the payment of benefits (rents), which is also paid by the management and industry. The Secretary of the Treasury... and mailing of direct deposit into the Department of the trust funds, the Trustee. The...

...on Social Security Medicare trust coverage, adequate every 4 years to review and to make recommendations on the OASDI and Medicare trust funds during...

...security tax amounts, along with their employees' payroll taxes, are reported to the Internal Revenue Service on a regular basis. Each January, employers file earnings reports... forward these reports to the Internal Revenue Service...

...for social security purposes and pay their income taxes. Information is provided to the Internal Revenue Service by the Internal Revenue Service... security contributions for self-employment to the...

...to the workers' compensation and hospital insurance benefits.) The Department of the Treasury is responsible for the Social Security Administration's operations. Under the Systematic Data Collection Plan, begun in 1982, the Social Security Administration's systems are being updated and improved and put to new uses. For example, the Claims...

...The Social Security Administration headquarters is located in Baltimore, Maryland, consists of staff offices, a national center, and regional offices. The central records maintenance and foreign claims operations are located in Baltimore, Maryland, and the regional offices are located in Chicago, Kansas City, Philadelphia, and San Francisco. The Social Security Administration's records are maintained in the Department of the Treasury's beneficiary records, reviewed...

...adjudicate the amounts of Social Security benefits payable to and for the benefit of individuals (generally State and local agencies) for the purpose of determining the amounts of cash benefits payable to and for the benefit of individuals and help determine insurance claims to rehabilitation...

...administrative expenses of the Social Security Administration amounted to about...

http://www.dialog.com/264656F.html? 6/19/06

insurance costs SMI general revenue payments or more their State assistance individuals. All ...

covered by premiums are financial aid. Aged persons receiving assistance may be enrolled in the agency, which pays the premium. A few States have agreements with

from the Government's assistance--cash SMI program by for the any in' coverage for

...notice with before coverage premium rate in program for per (Special waiver: spouses who cover age 65 to a the premium.

cial Security Administration. s, there is no premium liability. Increased by 10 percent for each who do not enroll as soon as possible. The premium surcharge is a coverage under an employer's health Enrollment may also be term.

persons withdraw However, the wear out of the are eligible. to employees or insurance... for failure to pay

Benefits: Physician care, except...

ed. The SMI program covers: surgeons' services, including

tain chiropractic

...is a special psychoneurotic, during any calendar charges, which charges for the

ation on outpatient treatment personality disorders. Time limit is limited to \$250. 50 smaller. The actual time. vices are used to meet the

physicians of mental, such treatment out of allowed be lower if ...

...services of charges per year

al therapists in independent covered.

vice, only \$500 of

Payments are on a cost basis (to physician must...

made on either a cost or a charge to some providers of services. It is reasonable. If the payment or others in providing in

basis. If payments are intermediary must are on a charge vices), the carrier

...reimbursed on certain other charge basis is

basis of fee schedules, and physicians' services and other in one...

tions are placed on vices reimbursed on a

...a claim for unpaid, and reasonable to be reasonable

reimbursement based on an itemized payment for 80 percent of what is above the deductible...

, whether paid or been determined

...Alternative: submit a claim determination

physician or supplier for payment, agreeing to reasonable charges as the bill

an assignment and the carrier's ...

...effect during Medicare to prepayment; both the HI and by physicians functions such and accounting against unnece

12 months that ended June 1971. an authorized to make payments. Some plans receive payment. Special reimbursement for health care providers. Determining allowable payments; assistance in the implementation.

on a per capita basis services covered by provisions apply to... perform specific sing, disbursing, f safeguards

...the factors By means inducement to national tax employers who

influenced the adoption of the Social Security Act. The employment in the controls and in a calendar

l of system. provided an laws. A uniform and commercial eight or more

workers. Employers pay unemployment insurance taxes to the State tax agency. If a State has an unemployment insurance law, it can get a credit for the tax it pays to the State. If a State does not have an unemployment insurance law, it cannot get a credit. Thus, a State with an unemployment insurance law would not have to pay a tax to the State. If a State does not have an unemployment insurance law, it cannot get a credit. Thus, a State with an unemployment insurance law would not have to pay a tax to the State. If a State does not have an unemployment insurance law, it cannot get a credit. Thus, a State with an unemployment insurance law would not have to pay a tax to the State.

...States with unemployment insurance laws. Federal payroll taxes for benefits. In addition to the Social Security Act...

...programs to offset against unemployment grants for administrative costs. Certain requirements if a State wants to get their unemployment insurance to receive Federal benefits. These requirements are...

...requirements for the State laws be deposited in the unemployment trust fund. The fund is invested as follows: 90 percent of the fund is invested in U.S. Treasury securities. The fund is invested as follows: 90 percent of the fund is invested in U.S. Treasury securities. The fund is invested as follows: 90 percent of the fund is invested in U.S. Treasury securities.

...interest on the fund. Thus, unlike the compensation and insurance benefit plans can... withdraw money from the fund to pay benefits. 5 percent of the fund is used for workers' compensation, unemployment insurance, and disability benefits. No private plans can...

...for the State. The Social Security Act of 1946 provided that employers could withdraw money from the fund to pay benefits, but not to pay for the cost of the fund. The Social Security Act of 1946 provided that employers could withdraw money from the fund to pay benefits, but not to pay for the cost of the fund.

...benefits shall be paid to the unemployed workers. (with limitations on the amount of the benefit). The Social Security Act of 1946 provided that employers could withdraw money from the fund to pay benefits, but not to pay for the cost of the fund.

...paying benefits to the unemployed workers. The Social Security Act of 1946 provided that employers could withdraw money from the fund to pay benefits, but not to pay for the cost of the fund.

...in 1936. Coverage by the Federal Unemployment Tax Act (FUTA) was originally limited to employers with more than one employee. The Social Security Act of 1946 provided that employers could withdraw money from the fund to pay benefits, but not to pay for the cost of the fund.

...the entire period of unemployment following the termination of employment. Some States not only pay unemployment benefits, but also reduce the amount due the worker in a given period of unemployment.

...unemployment benefits when a worker goes training in an approved program. The Federal Unemployment Tax Act also provides that no State can deny benefits to a worker who is receiving compensation for unemployment. In 23 other States...



...

...may receive the other pay... simultaneous payment of unemployment benefits under four jurisdictions.

benefit only the amount for which All States but three are required to permit payment of unemployment benefits under collective-bargaining agreements.

benefit exceeds the amount permitted to permit supplemental payments. The other

...has earned 1... provide for the... when earnings... this amount is... State-financed unemployment re...

than a specified relative percentage of reduced weekly benefit if the specified amount is less than 10 weeks. Four States and Puerto Rico provide for payment of extended benefits at a specified level. In 1970, the Federal-State...

n. All States also provide partial payments to the States, which may have their own provisions whenever

...duration up to... Financing... All employers are charged a worker's cover...

weeks.

who are covered by the Federal Unemployment Tax Act of 1962, on the first \$7,000

employment Tax Act of 1962, on the first \$7,000 annually of each

...However, employers may credit toward the Federal share toward a State law. The credit is under an approved plan, as prescribed, the...

do not pay the full amount of the payroll tax for unemployment insurance programs. They also include any savings in the experience rating plan, as prescribed.

they may credit the amount that they pay toward an approved plan, as prescribed. On the other

...to repay general extended benefit the repayment is...

revenue advances made to help States. The surcharge, which is temporary.

the Federal share of the 1976, will end when

All States require employer contributions. Four States collect contributions from employers in four jurisdictions.

unemployment benefits. There is no Federal tax on employee contributions. Selected tax cases higher than a standard tax rate of 5.4 percent, actual tax paid by an employer of employment stability. All

completely through employees, and only in 1986, 35 percent of taxable base. Generally depends on

...Puerto Rico rating, an employer's or her record paid after a...

is system, called experience rating. State contribution is based on employment stability, and contribution is not charged to

Under experience rating, an employer's record is based on the basis of the same States, benefits are paid to the current

Contributions balance of each balance falls... is possible for tax rate as 1...

rates may be modified by a State's unemployment insurance rate. Specified level, rates are determined by employer with a good experience rating. The maximum rate is 10.5 percent of taxable payroll.

to the current fund. When the rate is 10.5 percent, the contribution rate is 1 percent of total

In 1986, actually paid wages in covered State, however...

percent of taxable payroll. The average contribution rate is 0.9 percent of taxable payroll.

varied widely by State, from 0.9...

...unemployment... The State unemployment insurance is Congress but for the "proper Administration

on the same basis as the Federal-State program. The State unemployment insurance is Congress but for the "proper Administration

ers. The State unemployment insurance is Congress but for the "proper Administration

There are

...the Treasury  
also maintains  
Insurance Serv:  
Federal requir-

ment collects FUTA tax and  
employment insurance tax  
certains each year whether St

Treasury Department  
The Unemployment  
Programs conform with

```
...data.
```

Most Stat  
provide the bas  
obtain the dat.

Elect from employers quarterly  
the calculation and record  
d to determine benefit rights

... reports that  
benefits. Other States  
...

...in person. E

Salaries are paid weekly.

All the  
of benefits to  
made special...  
compensation b  
type of insur  
care...

have adopted interstate systems who move across State boundaries. Table 6 shows the paid, including Federal, for the elected years. Also shown are

for the payment  
States have also  
workers'  
g payments , by  
amounts for medical

...establish fo

individual.

Types and  
Th. bene  
services to th  
funeral...

ts of Benefits  
provided include periodic sh  
during a period of di

ents and medical  
and death and

...in some cases  
especially when  
future when the  
the maximum pe  
minimum and ma  
amounts when t

vide inadequate protection to  
-sum agreements prevent pay  
disabling condition re...  
r which benefits are payable.  
payments per week, as all a  
expressly stated in...

bled workers,  
of benefits in the  
y States, special...  
hows also the  
total maximum

...the point w'  
treatment. But  
number of week

further improvement can be made  
 as specify payment of net  
 maximum monetary total, of \$100,000  
 injury appears to be permanent  
 benefits for life or the life of the  
 reduce the weekly benefit amount  
 be discretionary payments of \$100,000  
 there permanent total disability

om medical  
only up to a maximum  
aws provide for the  
od of disability. A  
er a specified  
a specified time. In  
enefits are limited

...or both, the  
provide additi  
Infrared .

ds range from 260 weeks to 6  
payments for an attendant, if  
who are compensated for ex

ts. Some laws  
s required.  
and...

...in ten Stat-  
programs, such  
in two others

under the Federal employment  
its are made in case of em  
allowances (e...)

. In three of these  
disability only and

...permanent d  
increase the m  
In a few state

ty. The effect of these low  
weekly payments that a is  
rep, the additional allo

in general is to  
worker will receive.

...same aggreg  
In some States  
single persons

imum is payable whether or not the  
payments are higher for any  
in other States, the tax

re are dependents.  
persons than for

...earnin' pow

nonschedule injuries, etc

ation is usually the

percentage of total disability payment that is equal to the percentage of loss or reduction in earning capacity. It also provides that workers who are totally disabled by work injury. Thirty percent of the spouse's age... provide weekly or monthly death benefits for the duration of the spouse's age... 's unmarried

...000 to \$250, laws, payments- 20 years (some who remarry and... \$16,500 in the Virgin Islands... der the other 15... ing from 6 years to... payable to widows... periodic payments... for payment of... survivors, subject to... 000. The maximum... States pay these

In all the burial expense- a specified maximum payment at the amounts regard... \$2,000. Except for... States pay these

...workers may compensation as The 1965 Amendment to the Social Security Act... eligible for cash benefits... social security disability... to the Social Security Act... for a reduction in... both programs do... of 30 percent...

...workers' compensation benefit is reduced for disabled workers... ion offset- that is, in... offset concurrent payment... ently, 13 States have... ons. However...

...of that industry characterized... may be less than... rates may be a... pays, compared... classification... sometimes modified by... ly by clerical operations... percent of payroll; in... is 20 percent or more... ne premium rate for... ther State, also reflects... of benefits...

...exclusive of proportion of... costs for service... National... adjudicative, payment of ob... those States that... titive State fund, or... loyer premium assigned... general administrative... is estimated... expected... prompt and continued... laws. However, in

...carrier, on initiative to... her dependents... ration of the injury, i... ne payment of compensation... injured worker does not... to take the... worker or his or

...settled by... carrier and the... be approved by... at between the employer... sions payments... administrative agency un... its insurance... the agreement must...

...which regulate benefits are i... limitations in... nsation is payable; un... ion to the payment of... ses... the maintenance... benefits, with time... to meet... provide an industry... ts for cases in... fied. The... excise tax on... the program...

In 1977, the Federal standard trust fund... which no... Government... coal taken from... coverage and eligib... y un... the program...

...than child) occurred. Beneficiary (lung) under a State on account of long ago the miner's disability payments are reduced on basis of receiving payments workers' compensation program, insurance or disability the miner's disability. benefit began or death on-dollar basis if ability (due to black receiving benefits insurance program of a paid to miners...

...the Social Security Administration, which considered workers' compensation offset by payments from general payments for purposes contained in the DI

During 1985, total black payments amounted to \$1.0 billion, of which \$1.0 billion through the part

...0.6 billion three-fifths of the remainder in medical benefits. The original payments were made to survivors. These payments include \$77 million of the black... administrative 1977 amendments. by an excise is as enacted in

...paid through costs, are financed by a trust fund established by the Government. Currently, the tax on coal is \$1.00 per ton of coal from the mine. Almost their dependents, include \$77 million of the black... administrative 1977 amendments. by an excise is as enacted in

...pay the claim. Because of the interest charges on the loan, it is anticipated that further corrective legislation

...after all payments paid. Temporary Disability Insurance, or Unemployment Insurance\* Five States have been

...nonoccupational disability is not provided for a Federal system of disability is comparable to the Federal system of disability. However, the Federal system does not permit States where the unemployment insurance program to make payment of disability benefits to the nine States that have adopted temporary disability insurance laws without any

...replacement billion was paid. Coverage for employees, for about one-fourth of the country's covered in 1984 by

temporary dis-  
Rhode Island i.

insurance laws. The first followed by legislative...

law was enacted by

...Puerto Rico  
The five  
Rico law, like  
cover...

wali passed laws in 1960 and temporary disability insurance employment insurance program.

respectively.  
laws and the Puerto  
their jurisdictions,

...voluntary ba  
and railroad us  
the national s  
The laws

Workers employed by railroads,  
are covered by temporary disa  
included in the Railroad Unem  
lly permit.

road associations,  
insurance under  
Insurance Act.

...on prayer of  
the contribut  
type of minor .

tual means for healing el.  
d benefit ; provisions of .e  
on, the...

to be covered by  
her than for this

...similar to a  
provide their c  
setting up an a

over-liability law in that the  
liability insurance plan f  
d self-insurance plan, by an

require employers to  
for workers--by  
ent...

...State Insur-  
writes insuran  
operate specia

nd, which is a quasi-public  
premium-paying basis. Both  
to pay benefits to workers.

tive carrier that  
i and New York

...or whose em  
the other juri  
made from the :  
In 1984,  
York, and Puer  
because of wil  
performance of  
of automobile  
...

have failed to provide the  
ns, benefit payments for the  
State-operated funds.  
...New York. The laws in Hav  
also deny payments for pe  
self-inflicted injuries or i  
acts. Puerto Rico also den  
ts who are covered und the

d protection. In  
abled unemployed are  
New Jersey, New  
f disability  
sustained in the  
payments to victims  
All the laws pay

...in cases wh.  
Disquali.  
benefits when  
payments . Fur  
disability, ev

lications have resulted from income. All the laws restrict what is allowed in receiving work. New York does not pay benefit workers' compensation...

portion).  
nt of disability  
mpensation  
employment-related

...work disabili.  
difference if  
workers' compe

California and the railroad  
temporary disability pay  
benefit (and, in the case of

m will pay the  
er than the  
ailroad program...

...insurance p  
The laws  
. Rhode Island  
draws wage cor  
payment from  
except for ben

as well).  
with respect to the treatment  
ability benefits in full e  
on payment. New York edu  
loyer or from a fund c trib

sick-leave payments  
through the claimant  
the benefits any  
by the employer,

...for which he  
deducts from the  
the pension wa

e receives employment ne  
by payment the amou f  
tributed to the claim, etc...

the New Jersey law  
tion received if

...weeks immed  
Tues ar  
In all s  
unemployment i

preceding the disability claim  
of General's  
paralytic disability was  
in the United States, and

items, as with  
it amounts are

related to...

...7 consecutive days of disability (4 days for railroad workers) is generally required before the payment of benefits for subsequent weeks. The waiting period, however, applies only to the first sickness...

...compensable after benefits have been paid for 3 consecutive weeks. In each of the temporary disability insurance programs, a worker may be paid benefits on a prorated basis for partial weeks of...premiums for private plan coverage less than for State-operated plan coverage.

In 1984, the average payment for a week of disability ranged from \$73 in Puerto Rico to a publicly operated fund and...

...and Rhode Island), employers are also required to contribute. In general, there is no government contribution. The State-operated plan in Rhode Island is financed through an employee payroll tax of 1.1 percent on a worker's wages up to 70 percent of the State average annual wage in covered employment. Railroad employers pay a joint unemployment insurance-temporary disability insurance contribution on wages of up to \$600 a month per employee. The contribution is the same for all employers but decreases each year from 0.5 percent...

...the previous...

Under the California State plan, employers pay a 0.6 percent payroll tax. Self-employed persons who have elected coverage contribute at a rate of 1.25 percent...

...employment earnings. In New Jersey, the State plan for employed workers is financed by a tax of 0.5 percent of covered wages up to \$10,700 a year paid by employees and a corresponding tax of 0.5 percent for employers. However, the covered employee tax rate may be modified to vary between 0.1 percent and 1.1 percent of...  
...will not be exclusively by the public funds.

Administrative

Five of the temporary disability insurance programs are administered by the same agency that...Congress responded with the Act of 1934, which was subsequently declared unconstitutional. Tax provisions of a 1935 law, also were declared invalid...

...this industry...major item agreed upon was that the Federal system should assume payment of provisions to those on the private benefit rolls of the...

Veterans

Also...

...and benefits available to veterans of military service. Included are retirement annuities, periodic disability payments, educational assistance, health care, medical care, survivor and dependency benefits, special programs, and hiring...

...over the years

The impact of veterans benefit programs is illustrated by some selected benefit figures. During fiscal year 1986, total payments for benefits to veterans and their dependents, exclusive of social security benefits, were \$24.5 billion. This amount included \$11.4 billion for disability payments, \$9.3 billion for medical care, and \$3.8 billion for educational programs. Some 662,000 veterans were separated from military service under dishonorable conditions and are eligible for compensation payments. The amount of



Section...  
conditions of...  
SSI were also...  
same minimum...

...determining...  
Coverage...  
SSI provi...  
person whose co...

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All rights reserv.

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NUMBER: 0286375 (P  
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F TOP

FUI TEXT

LINE COUNT: 03358

... and current systems: old-age, unemployment insurance. It describes the programs-supplement

program provisions of the survivors, and disability insurance; workers' compensation and the major means-tested security income, aid to fam

social insurance  
Medicare;  
disability

...Legislative and old-age, survivor the Office of Research responsible...

Regulatory Policy is responsible for old-age, survivor, disability insurance, Statistics, and International

the chapter on the  
Walter Kerns of  
Policy (ORSIP) is

...Price, of ORSI workers' compensation Kallman Bixby, an employee...

is author of the chapters on , and temporary disability of ORSI, is responsible for

insurance,  
And Ann  
on public

...employment.

Title II of Account, and authorized eligible individuals

Social Security Act created and payment of old-age upon attainment of age

to reserve  
this account to

...and survivors. the addition of for severely disabled deceased or retired

1956, the scope of the disability insurance. In 1956, workers aged 50 to 64 of workers.

tioned through  
were provided  
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Unemployment to the involuntary Security is the

compensation, which provided unemployed, was conceived by

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...to those State means of a tax enact unemployment

th laws approved by the Act, the Act offered an insurance programs, and...

Board. By  
States to

...made contributions for benefits. Three jurisdictions submit without supplement. By far the

to that program to use payment of temporary disability took advantage of this program to extend temporary disability from the unemployment program. By far the

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...basic hospital through a separate against the cost.

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...and to the su Old-Age, S the nation program, popular important income financed by a pay up to \$3, 00 per

rs of miners who die from , and disability insurance, survivors, and a program to social security in is covered by a tax paid by employer (the...)

ance (OASDI)  
st and most  
were to be  
ers on wages

...program benefited from the 1939 amendments altered financing, creating the Old-Age and Survivors Insurance Trust, establishing the concept of "pay-as-you-go" financing with a liability agency...

...substantially increased; the wage base was also increased and a new schedule of gradually increasing tax rates was set by the law. Coverage was broadened to include many jobs that...

...conditions) but providing that the 5 years of work would be dropped from the computation of average earnings. Persons already covered by the program would not be treated...

...the basic national social insurance system was significantly broadened in 1956 through the addition of disability insurance. Benefits were provided for disabled workers aged 50-64 suffering from disabilities of "long..."

...or her impairment was expected to last at least 1 year. The 1967 amendments provided disability insurance for non-disabled widows and widowers, starting at age 50.

Also during this period... levels were increased to take account of rising prices, and the tax rates (on the applicable wage base) were adjusted accordingly.

By 1972, however, there was concern...

...beyond the full benefit retirement age.

The 1977 amendments made significant changes in the benefit computation provisions of the social security law. In 1972 amendments, benefits were under prevailing and projected...

...earned. Cost-of-living adjustments would apply to a person became eligible for benefits. Tax rates and the wage base also adjusted to improve the program's financial stability.

...for the disabled and to improve program administration required that the continuing eligibility of disability insurance beneficiaries with nonpermanent disabilities be reviewed at least every 3 years. In the late...

...rapidly by unprecedented inflation while slow growth and high unemployment held down payroll tax income. The short-term financing crisis, along with growing awareness of...

...the Social Security Act made a number of changes in the program financing, including advance tax rate increases scheduled in prior law for employers and employees, permanent increases in self-employment tax rates, and inclusion of part-time taxable income for certain upper income beneficiaries. Resulting revenues appropriated to the OASDI trust. In addition, coverage was expanded to include Federal civilian employees after December 31...

...1984. These amendments established a medical improvement standard for determining when disability beneficiaries should be terminated because of or substantial improvement in disability.

Program Principles

Throughout the... coverage has been extended so that today the old-age, survivors, and disability insurance program approaches universal coverage. About 95 percent of the population in this country are covered...

...their political subdivisions was made voluntary. The concerns that any Federal law imposing a tax on the government of States and localities might be unconstitutional, supra, 140 re.

...service is used for purposes of benefits paid for uniformed services.  
The social security trust funds are reimbursed to the general  
revenues to finance benefits payable due to the national debt /...

### ...Eligibility for Cash Benefits

Insured status. To qualify for his or her own benefit payments and those for dependents or survivors, a worker must be insured. Attachment to the Social Security system. Anyone who without interruption of vocational rehabilitation services made available to him or her may be made from the social security trust funds for the purpose of providing vocational rehabilitation services to disabled insured persons who are successfully rehabilitated.

To further encourage a return to work, di. ...

...3-month period adjustment, so that the person total of 12  
benefit payment amounts in which he or she is entitled to a  
long as the beneficiary... tion, as

...discouraged from returning to work because their pension cases exceed their present ability to earn. In the cases of persons whose pension payments are paid abroad and who are not U.S. citizens, their pension payments are generally payable to their U.S. citizens regardless of their present residence.

...that has a social insurance or pension system and applicability  
that provides for the payment of benefits to qualified citizens who  
are outside that country. Even if they...

...payable to an individual living in a country in which the U.S. State Department has suspended passport issuance.

Through its national totalization agreement with the U.S., the social security system is coordinated with the system in the U.S. Since 1979, the actual dollar amount of covered earnings is indexed to U.S. inflation. For persons who reach age 62, become disabled, or die, the actual

...to workers who had earnings at or above the maximum that was counted for contribution and benefit purposes and workers reaching age 62 in 1936, the maximum PL...

...Price Index for the preceding year by 100. (If social security trust reserves are to fall below 100, a different rule would apply. The amount...ar...ed workers. Auxiliary benefits are paid to the family members...ity insurance benefit is on the same basis as...y...e family of a retired...

...taxes (which rise over 9 percent of gross income) are automatically deposited in two separate trust funds: the Social Security trust fund and the Medicare trust fund. (The hospital insurance trust fund is part of the Medicare program.) The Social Security trust fund also finances the Social Security program. (See page 20.) The Medicare trust fund also finances the Medicare program. (See page 20.) The Social Security trust fund also finances the Social Security program. (See page 20.) The Medicare trust fund also finances the Medicare program. (See page 20.)

...Secretary of Health and Human Services, is responsible for managing the trust funds and for making reports to Congress.

In addition employers, and the small amounts transferred to the general fund. The respect to those (including payments for social security benefits to certain insured-status recipients of the income tax beneficiaries who to the OASI and I

Legislation assets among the the lending fund. among the OASI, I at the end of 19

the social security tax self-employed trust fund transferred to the social security general Government's employment for military service veterans; and very old persons who qualify for benefits. In addition, recipients up to half of the social security benefits for substantial amounts of trust funds.

acted in 1981 and 1983 and trust funds, with interest. current borrowing authority and HI trust funds under Repayments are to be made

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ees, be relatively from the y taxes with l security rest on limited om application fits of e appropriated

borrowing of owing fund to ts borrowing ons, expires

...end of 1989.

Based on 75 future tax rate other revenues, I

an actuarial forecasts, signed produce sufficient income the program over

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rent and together with

...to each of the taxes. In 1986, employee and employer Disability Insurance contributions: 0.1 percent for the self-employed. Current and future rates are shown in Table 3. funds during self-

lial security programs to rates for cash benefits and 11.4 percent for the Trust Fund and is allocated 0.1 percent each for the self-employed. Current and future rates are shown in Table 3. funds during self-

a re se e e c

by payroll each for the The Federal these and 1.0 ax rates are ed DI trust

Administrative

The Secretary...the Department benefit checks (or benefits) by bank the Treasury; and which is done by Social Security and Medicare trust scope of coverage

of Health and Human Services the Treasury; (2) the payment of benefits (in units), which is also provided the management and information Secretary of the Treasury every 4 years to the Secretary of the Treasury and to make recommendations of benefits, and

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all... ling of osit into artment of ust funds, stee. The s of the OASDI spect to

...security taxes amounts, along with Service on a regular reports...

in their employees' payroll and employer tax, scheduled. Each January,

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these Revenue rnings

...for social security in connection with income reports in

for purposes and pay their income tax. Information by the Internal Revenue

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contributions employment ...

...to the worker's hospital insurance Department by the then...

records are also used in connection with the Social Security Administration

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...program operates the Social Security and insurance and

Under the Systems Modernization Act's computer system. For example,

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begun in 1982, ing updated

...The Social Security

Administration headquarters

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in Baltimore,



Maryland, consist disability opera operations. SSA , staff offices, a nation , central records maint and nter, gn claims

...centers in New k City, Philadelphia, E in o, Kansas  
City, and Richmo alifornia certify benef p the Department  
of the Treasury'  
For More I ation  
Because th ticle is intended...

...adjudicate rel ent and survivors insura re o help determine  
the amounts of b ts payable, forward d il nce claims to  
cooperating Stat ocies (gener ally State at litation  
agencies) for a mination of Disability, nt 1.3 percent of  
benefit payments:  
Medicare:  
Health Ins e for the  
Medicaid ad  
The Social ity Amendments of 1965 tabl ...

...is provided to a bled individuals (but t t ndents) who  
have been entitl disability insurance be ilroad  
retirement cash ility payments for at t ally or  
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...under age 65 v protected by the HI pro em a 1984. HI  
benefit payments ring 1984 amounted to \$ .5 bi payments  
accounted for ab 0 percent of the person hea expenditures for  
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...days. The pati pays a deductible amount whi eculated each  
year, plus a coi ce paid equal to pa e deductible  
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benefit period i red, but a ter...

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tax on earnings is separat from that d the social  
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...000 are subject social security taxes. his echanneled into  
a separate HI t fund, est blished on a si o that of the  
Federal Old-Age, ivors, and Disability ns oost Funds. All  
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trust fund. The ontributio rate app e employers and  
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and related to t ...ent's diagnosis. Hosp e

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...the factors that influenced the adoption of the system.

By means of a tax offset, the Social Security Act provided an inducement to the States to enact unemployment insurance. A uniform national tax was imposed on the payrolls of employers who in 20 more weeks in a calendar year paid a tax to a State with an unemployment insurance law could credit (offset) the State tax against the national tax. Thus, compliance with a State unemployment insurance law would not have a net cost to the employer.

...States with such a law because they would be eligible for benefits. Furthermore, their employees would be eligible for benefits.

In addition, the Social Security Act... get their own unemployment insurance funds.

...programs to meet certain requirements if they received Federal grants for administration. These requirements were:

- ...requirements is that all contributions collected for the unemployment insurance fund be deposited in the State Treasury. The fund is invested as a trust fund.
- ...interest on investments are credited. A State may not withdraw money from its account in the trust fund at any time, except for the payment of benefits.
- ...the situation in the majority of States having unemployment insurance laws, unemployment benefits are paid exclusively through a public fund.

...be (except for extended benefits) subject to certain Federal requirements. These requirements are: (with limitations) that the coverage and administration of the law, in general, what the law provides for disqualification provisions...

...of 1934. Coverage by the Federal Unemployment Tax Act (FUTA) originally had been limited to workers in private industry and commerce. In 1938, the Act was amended to cover the entire period of unemployment following the payment of benefits. Some States have not only postponed the payment of benefits but also the claimant in a period of unemployment covered primarily to Federal...the amount due.

...unemployment in an approved program. Training in an approved program.

The Federal Unemployment Tax Act also provides that no State can deny benefits to a claimant if he or she has received training in an approved program.

...receives certain notice of dismissal or discharge, back pay, or other benefits. In 23 States, the amount of back pay must be at least two and one-half times the amount of unemployment benefits and supplementary benefits.

...may receive as the other payment of unemployment benefits and supplementary benefits.

...under the active-benefit system and Amended Act. All States have a partial benefit system. A partial benefit is a modification of the full benefit.

...as 10 weeks. For States and Puerto Rico, the amount of the partial benefit is 50 percent of the full benefit, but not less than \$10 per week.

...in lieu of temporary partial benefits. If the partial benefit exceeds the full benefit, the partial benefit is reduced to the full benefit.

...relatively small amount. In some States, the partial benefit is reduced to the full benefit.

...state-financed

programs for payment of extended benefits whenever unemployment reaches a specified level.

In 1970, a permanent Federal-State...

...duration up to 12 weeks.

#### Financing

All employer contributions are covered by the Federal Unemployment Tax Act. All employers are charged a tax of 6.2 percent on the first \$7,000 of each worker's covered...

...unemployment reaches a specified level.

...However, employers do not pay the full amount toward the Federal payroll tax. They contribute toward a State unemployment insurance program established by law. The credit may also include any savings in experience-rating plan, as well as general revenue advance payments. This system is complete.

All States finance unemployment benefits. There is no Federal tax on employee contributions. The Federal contribution is \$7,000 per worker.

All States have a standard tax rate of 6.2 percent on the first \$7,000 of payroll. However, the employer's record of employment stability...

...may credit for the tax they pay. An approved experience rating plan, as achieved by the Federal Unemployment Tax Act in 1976, will...

...only through the State, and only in States that have no such provisions had...

...of taxable income. The tax rate depends on the employer's record...

...Virgin Islands use this system, called experience rating, on the basis of his or her record of employment stability.

Under the system, the tax rate varied on the basis of the employer's record...

...some States, benefits are paid after a disqualification period.

...the tax is charged to the employer.

Contributions to the unemployment insurance fund are based on the balance of each State's unemployment insurance fund. If the balance falls below a specified level, rates are increased. If the balance is above a specified level, rates are decreased. The maximum rate is 10.5 percent.

the current rate. When the balance of the fund falls below a specified level, the rate is assigned a maximum of 10.5 percent. The contribution rate is a percentage of total taxable payroll, and is widely by State...

In 1983, the average rate actually paid was 3.1 percent of wages in covered workers in each State, however. The average contribution rate of taxable payroll was...

...unemployment tax is on the same basis as other taxes. The States collect the tax for the unemployment insurance fund. Congress has out of the fund a portion of the tax for the Federal Unemployment Tax Act.

...of the year by the Federal Unemployment Tax Act program.

...the States are not required to report the data to the Federal Government.

...the Treasury Department collects the FUTA taxes, and the Department of Labor maintains the unemployment insurance trust fund. The year that the State's unemployment rate is above the national average...

...Department of Labor maintains the unemployment insurance trust fund. The year that the State's unemployment rate is above the national average...

...data.

...the States provide the basis for the data. The States obtain the data from the employers' quarterly reports. The States are required to report the data to the Federal Government.

...that the States are required to report the data to the Federal Government.

...in person. Beneficiaries  
All the States have adopted  
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selected years. Also shown are...ar  
any individual.

Types and Amounts of Benefits

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During calendar year 1984, total blacking amounted to \$1.7 billion, of which \$1.0 billion was for the part

...0.7 billion was paid through the Department of Veterans Affairs. Three-fifths of the payments were made to dependent, disabled veterans, the remainder being paid to survivors. These payments total \$121 million in medical benefits.

Financing a Administration. The original black...paid through Department Labor auspices, as well as the live costs, are financed by a trust fund established in the 1970s.

The Government administer trust fu is n y an excise tax on coal taken from the mine. Currently hi ta is enacted in 1981: The lesser of \$1 per ton of coal from per ur ..

...and to pay back loans that had to be advanced by the Government to the trust fund to pay profits, Rates will revert to the levels by the earlier of January

...after all principal and interest owed to the U.S. Government have been paid.

Temporary Disability Insurance, or short-term insurance \*  
Five States: Puerto Rico, and the railroads; and social  
insurance...

...nonoccupational disability insurance was introduced in 1965 under the unemployment contributions for administration). provision for initial advantage of it: 10 jurisdictions enacted supplemental funding for temporary disability insurance in 1965, New Jersey, and temporary disability insurance without any

In addition, persons in States not having a temporary disability insurance system often participate in employer or union sponsored disability insurance plans or have private disability insurance plans.

...replacement benefits (including formal social security) of \$1.6 billion was paid for temporary disability in 1981.

13 million employees, or about one out of four in the country's wage-and-salary sector, are in the private industry, compared with 1970. The number of temporary disability benefits recipients has increased by 100 percent in 1982 by the law. The law is enacted by the parliament.

...Puerto Rico at...vail...laws in 19...nd...tively.  
...five S...sability...nd the Puerto  
Rico law, like th...survive p...eil...sdictions,  
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...voluntary basis, workers employed by railroads, seamen, associations, and railroad union members, and interstate commerce insurance under the national system, and the Federal Railroad Administration Insurance Act.

...on prayer or spiritual means for healing themselves, the contribution of the provisions of the plan for this type of minor exc...

...similar to an employer-liability law in that the employers to provide their own disability insurance plan for workers-by setting up an approved self-insurance plan, by an State Insurance Fund, which is a quasi-public competitive plan that writes insurance on a premium-paying basis. Both plans operate special funds to pay benefits to workers...

...or whose employer have failed to provide benefits, the unemployed are the other jurisdictions, benefit payments are made from the required State-operated funds. In the 2, pr...

...New York. The deny payments of self-inflicted injuries or acts. Puerto Rico who are covered under other laws. All the laws...

...in cases where applications have resulted from a... 1.) If disability benefits when the laws respect the... of disability payment is a... receiving workers' compensation. Further, New York does not pay benefits for unrelated disability, even if the compensation is...

...work disability California and the railroad pay the workers' compensation disability payments. In the case of the railroad program...

...insurance procedures as well). Rhode Island provides with respect to the treatment of payments have payments for disability benefits in the event of a claimant draws from the continuing payment from the New York State Fund. New York does not pay benefits any payment from the employer or from a fund contributed by the employer, except for benefits...

...for which he or she receives unemployment compensation, the New Jersey law deducts from disability payment the amount of the unemployment benefit received if the claimant...

...weeks immediately preceding the disability claim. In the United States, the unemployment insurance system is as with...

...7 consecutive days of disability (4 days of general disability and 3 days of special disability). The waiting period for compensation after the disability claim is 7 days. In each week, the compensation is paid for 7 days. In each week, the compensation is paid for 7 days...

...high premium coverage. In 1982, the average payment for a week of disability was \$76 in Puerto Rico, while in the United States, the average payment was \$110...



...and Rhode Island general, there is Rhode Island is f on a worker's wag covered employment insurance--tempora to \$600 a month p employers but can employers are also req ed government contributi ed through an employee yro to 70 percent of the \$ e a ailroad employers pay a in disability insurance on employee. The contributi / each year from 0.5 percent. e. In ated plan in 1.2 percent wage in wages of up or all

...the previous y Under the C ornia State plan, employ s cent payroll tax . Self-employ ersons who ave electa e at a rate of 1.25 percent..

...employment ear is fin... i by a paid by employees. However, the 0.5 between 0.1 percent the public funds. s. In New Jersey, the S e p of 0.5 percent of cov d a corres; ding tax 0. ent employ tax rate y d 1.1 percent of...will ot oyed workers 6,600 a year employers. o vary usively by

Administrat the en temporary disability d programs are administered by the me agency that admini s insurance. Under the five ;

...Congress respon subsequently decla law, in 1985, also with the Railroad Peti ent , which was a second law, in 1985, also re declares Invalid by ot

...this industry. should assume the rolls of the rail major iter agreed upon as ral system should assume the ment of p nsions to use a benefit its

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...with social se security taxes ri 7.05 percent on t	ty taxes are increased on 1975, the tax on e first \$4,600 of...		social sers each was
...In addition, ba railroad retireme level. The emplo 13.75 percent on	employees and employers paid contributions over a period of 3.5 per cent		to finance security r ratio was
...with taxable y benefits are subj security benefits and vested dual b under the same ru subject to income made not to emplo	1984, regular railroad ir to Federal income tax t to be paid with tang ye at payments are subj to as those for private p ion. to the extent that t e		divor as social I benefits tax ts are tributions
...Railroad medical condition under SSI were al guaranteed the sa	retirement... requirement of disability and blindne e made uniform so that sp ie		ability and payments are
...determining th coverage ar the provide person in a cour	eligibility of an indiv c eligibility actually such payments t any less than 13		r disabled
...age person, a are the as t program. It is, is...	individual must be at le 6 years old and permanently disabled. The social se l... is considered		ty under SSI insurance he or she
...the year payments of \$336 housing, to rec	beginning January 1, 1984, ar to be eligible in		monthly SSI their own

...for SSI by receiving the maximum Federal payment. Subsequently, the States.

Federal payments are adjusted automatically to reflect increases in the cost of living. Under the Federal payments to offset any increases in the cost of living, the States that the Federal SSI payments have not reduced the Federal amount of the cost of living by more than one-half of the increase in the cost of living.

Factors Affecting Benefits  
The basic SSI payment is reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month. The Federal SSI payment is reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

...household and two-thirds of the institutional and the Medicaid program are in the institution. The Federal SSI payment is reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

...the institution than 16 residents. SSI payments are reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

...income obtained from security benefit requires recipient to apply for any other Federal SSI payment. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

...65 of earned income in any month is also reduced by \$1.00 for each month. Thereafter, SSI payments are reduced by \$1.00 for each month. Income from other sources, including earnings of students, work of persons of blind persons, and income from other sources, is also reduced by \$1.00 for each month. Income from other sources, including earnings of students, work of persons of blind persons, and income from other sources, is also reduced by \$1.00 for each month.

...new program. States in which the previous Federal SSI payment was higher than the Federal SSI payment in order to have the option of whether to pay away from the State or choose to have the Federal SSI payment. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

...the Federal SSI payment is reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

...the Federal SSI payment is reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

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...the Federal SSI payment is reduced by the amount of income and support available to the recipient. Recipients of SSI payments are eligible for a Federal SSI payment of \$504.10 per month.

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determining the amount of the AFDC payment. A maximum of \$30 plus one-third of income may be disregarded for a...

...income rather than take-home pay. All other income is disregarded in determining the AFDC payment.

Assets held by AFDC applicants are considered in determining eligibility. States must set a limit...

...as a condition of an AFDC payment. States may subsidize jobs in the private sector and receive federal matching funds...

...work requirements as a condition for providing assistance.

When a family receives AFDC payments, the local welfare agency continues...

...for AFDC, the rights to child support payments to the State are assigned to the child support enforcement agency (not the welfare agency). It is the duty of the welfare agency, such as obtaining...

...agencies also set other standards for parents receiving child support payments and income through a number of methods including:

- (1) the wife's earnings;
- (2) without a court order, a compensatory award;
- (3) imposing a lien on property; (4) enforcement of wages; and (5) other methods.

...overdue child support payments and filing for bankruptcy. The cost of child support is shared by Federal, State, and local governments.

...capita income of the State, the percentage of the population that participates in the program, and the ratio of the State's population to the total population of the United States. The State's share of the total cost is the proportion of the total cost that the State pays, with a maximum of \$32...

...The same formula is applied to certain children under 18 months of age for each month of the year, but with a maximum of \$32...

...income of the family for child support payments. States may also receive federal matching funds for some persons.

...provisions for the care and support of children through direct payments to the parents of the child.

...American states to reimburse the cost of medical care for children.

care to recipient limited to the maximum Federal sharing which was introduced for State assistance for the...income that is payment for a fair at least equal... Nurse/midwife Provision for payment of nominal common optional services that listed above. Non service offered to...program was similar to participate an established. Legally eligible and provide...receive at least Federal assistance stamps. The monthly...individual citizens. Household whose benefits are certified...income and assets...food marketing receiving or applying food stamps through...assurances, that...fund...pay...holds...and... is customarily purchased...payments...guidelines...States...to home...be...stamps, programs or...directly some under...are...to flood. General the States.

Payments are usually assistance program assistance. They may consist of various forms of the major benefit as cash

General assistance may be administered by the Social Security Administration... CAPTIONS: recipients under the OASDI program, including benefits under OASDI and HI programs. (table), insurance trust funds' provisions under the unemployment insurance act... the agency... number of... rate... insurance... benefit

22/3,K/16 (11 from file: 148)  
DIALOG File 148  
(c)2000 The Gale Group Trade & Industri  
01891656 SUPPLEMENTARY: 0162173 (1995) FULL TEXT)  
The changing face of life insurance and how it's changing supplement)  
Dietel, Goldie  
Forbes, v132, p157  
Oct 10, 1993  
ISSN: 0016-6914  
WORD COUNT: 4914  
LANGUAGE: ENGLISH  
TOPIC: 00395

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...features is its... decrease the size... available cash... flexibility. It allows the... premium payments, and... payments can even... increase or... needs and... period of

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Tokyo, World  
(Influence),  
Inventor:  
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LEWIS H. H. 6  
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C. H. H. H. H.  
VAN H. H. H. M,  
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## FINANCIERS

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Patent: WO 2003/ 594 A2-A3 2 2002 3  
Application: WO 2002/ 24315 2002 5)  
Priority Application: US 2001/ 0103 2001 0731



Home > TC3600 EIC > TC3600 Business Methods > Mandatory Databases

## TC3600 Business Methods Mandatory Databases

### TC3600 Mandatory Core Databases: Class 705

Non-Patent Literature Full-Text Databases	File Number
ABI/Inform	15
Business & Industry	9
Business Wire	610, 810
Computer Database, Gale Group	275
Financial Times FullText	476
McGraw-Hill Companies Publications Online	624
New Product Announcements/Plus (NPA/Plus), Gale Group	621
Newsletter Database, Gale Group	636
PR Newswire	613, 813
PROMPT, Gale Group	16, 160
San Jose Mercury News	634
Trade & Industry Database, Gale Group	148
World Reporter	20
Non-Patent Literature Non-Full-Text Databases	File Number
Dissertation Abstracts Online	35
Globalbase, Gale Group	583
Inside Conferences	65
INSPEC (Includes IEEE documents)	2
Internet & Personal Computing Abstracts (via EBSCOhost)	

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New York Times Abstracts, (1969) - Present	414
Wall Street Journal Abstracts (1973) - Present	475
Wilson Applied Science and Technology Abstracts	99
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TecInfoSource	258
<b>Patent Literature Full-Text Databases</b>	<b>File Number</b>
European Patents Fulltext	348
WIPO/PCT Patents Fulltext (1983-2000)	349
<b>Patent Literature Non-Full-Text Databases</b>	<b>File Number</b>
Derwent World Patents Index (via WEST and EAST)	
JAPIO-Patent Abstracts of Japan	347

#### TC3600 Mandatory Databases for Specific Subjects

<b>2/Health Care Management Databases</b>	<b>File Number</b>
SEARCH Core Databases	
ADD Full-Text Health & Wellness Database, Gale Group	149
ADD Full-Text New England Journal of Medicine	444
ADD Non Full-Text BIOSIS Previews	5
ADD Non Full-Text EMBASE	73
ADD Non Full-Text MEDLINE	155
ADD Non Full-Text SciSearch	34, 434
<b>2/Health Care Management Databases for Pharmaceuticals</b>	<b>File Number</b>
ADD Full-Text Drug News & Perspectives	455
ADD Full-Text Pharmaceutical and Healthcare Industry News Database	129,130
ADD Non Full-Text International Pharmaceutical Abstracts (bib)	74
ADD Non Full-Text Pharmaceutical News Index (PNI)	42
<b>4/Insurance Databases</b>	<b>File Number</b>
SEARCH Core Databases (especially ABI/Inform and Business & Industry)	
ADD Full-Text American Banker Financial Publications	625

Insurance Database	File Number
SEARCH Core Databases (especially ABI/Inform and Business & Industry)	
ADD Full-Text American Banker Financial Publications	625
ADD Full-Text The Journal of Commerce	637
ADD Non Full-Text Insurance Periodicals Index	169

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